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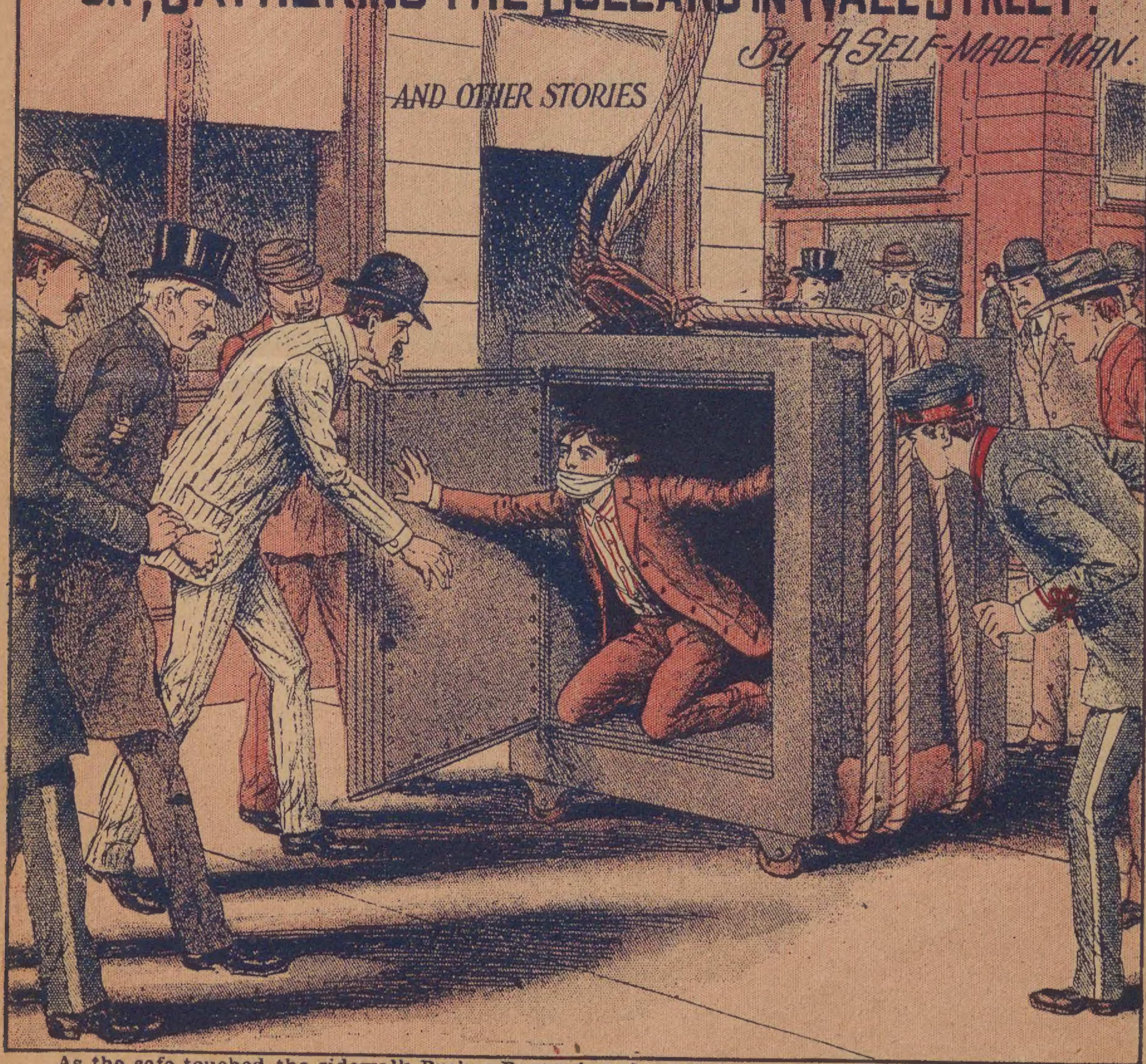
FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

BANKER BARRY'S BOY; OR, GATHERING THE DOLLARS IN WALL STREET.

By A SELF-MADE MAN.

AND OTHER STORIES



As the safe touched the sidewalk Broker Barry heard muffled sounds coming from its interior. The door was not tightly closed, so he swung it open. To his amazement, he beheld Bob Honner, his messenger boy, gagged and half suffocated.

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FAME AND FORTUNE WEEKLY

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BANKER BARRY'S BOY

OR, GATHERING THE DOLLARS IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Banker Barry's Boy.

"What a fine-looking boy!" remarked a lady to a well-known broker in front of the Stock Exchange one morning, as a neatly-dressed lad, with a pleasing face and an alert look, passed them at a quick walk.

"Oh, that's Banker Barry's boy," said the gentleman, carelessly.

"Yes. His name is Robert Honner. But he's not likely to be Banker Barry's boy much longer."

"Why not?" asked the lady, curiously.

"Because, I've heard that some relative out West left Barry half a million or more and he's going to retire from Wall Street and make an extended tour of the world. That will throw the young chap out of his job; but he'll have no difficulty in getting another. I'd be glad to take him myself if I had an opening for him in my office."

Bob Honner, more generally known in the financial district as Banker Barry's Boy, kept on down Broad street, unconscious of the fact that he was the subject of the foregoing remarks.

He lived with his widowed mother, and a sister two years his junior, in a small, old-fashioned frame house on the upper west side of Harlem. His father had been a well-known artist in his day, and during his lifetime had provided well for his little family. Unfortunately he was what is known as "a good fellow," that is, he spent his money with reckless produgality among his associates, who were all good fellows, too, so that when an acute attack of pneumonia carried him off unexpectedly, his whole estate amounted to only a \$2,000 life insurance, in his wife's name, and half a dozen pictures, which brought in about \$600.

After the doctor's, undertaker's and other bills had been paid, Mrs. Honner found herself obliged to resort to the strictest economy in order to make ends meet.

Bob, at the age of thirteen, had to renounce his high-school aspirations and get out in the world and hustle. He began his business career as office boy for Banker Mark Barry, at No. — Wall Street, and now at the age of eighteen was general assistant to the cashier. Although most of his time was spent in the office, he still occa-

sionally carried important messages around the Street and elsewhere, which accounted for his being on Broad Street this particular morning.

The cashier, Bob, and a small office boy, constituted the whole force employed in Banker Barry's counting-room, on the third floor front of one of the older buildings of Wall Street.

Barry's banking business had run down a good bit within the last six months, on account of business depression, and only for the fact that he was known far and wide in the city as a purchaser of old gold, bullion, out-of-date jewelry and kindred articles, he would scarcely have made his salt. He also bought and sold foreign money, European bonds, and sold bills of exchange on certain foreign private bankers with whom he had done business for years.

Bob had taken to the business from the first, and as soon as he was promoted behind the counter, he devoted all his energies to familiarizing himself with its varied details.

The result was, he was now able to run things in the absence of both, the banker and his cashier, and do about as well as either of them. His ambition was to go into the business some day on his own hook, when he got capital enough to be able to make a start, and to that end he lost no opportunity to pick up all the points he could.

Barry appreciated his services so much that he had raised his wages right along, until now he was getting \$15, for the banker intended making Bob his cashier when the present incumbent, a white-headed old man, who had been with Barry from the day he started, dropped out. As Bob knew how he stood in the office, he was one of the most contended lads in Wall Street. Everything was lovely with him until, like a bolt out of a clear sky, Banker Barry unexpectedly announced that owing to a sudden turn of fortune's wheel in his favor, he was going to give up business for good and devote the rest of his life to having a good time.

This news gave Bob a shock, for it seemed to take the ground right from under him at the very moment when he was building air castles around his future. The old cashier didn't seem to worry a whole lot, for he had saved enough to provide for his declining days. The office boy didn't break his heart over the intelligence, for he was a

happy-go-lucky young lad who didn't seem to care whether school kept or not. Bob was the only one whom the news seriously affected.

"It's the unexpected that always happens," he muttered gloomily, after his employer had told him what he was going to do. "This business suits me from the ground floor up, and now I suppose I'll have to look around for something else, and begin all over again. I don't like that, for a cent. It's going to give me a big setback, not only in wages, but in prospects. I should think Mr. Barry would find it more profitable to dispose of the business as it stands, than to let it go by the run. I wish I had money enough to buy it, I wouldn't waste many minutes thinking over it. I can run it almost as well as Mr. Barry himself. At any rate, I wouldn't be afraid to tackle it, even if I had to put my last cent into it. The banking department has run down pretty low, but when times get better I have no doubt that most of the old customers could be induced to come back. They all know me, and I stand well with them. The new customers are always to be got if you know how to secure them. As for the other branches of the business, I've got them down as fine as silk. Mr. Barry thinks a whole lot of me, and has promised to get me another job, so I think if I had a few thousand dollars I could call upon, he'd let me have the business. But what's the use of thinking about it? I haven't any funds, and that settles it."

It was half-past twelve when Bob got back from the errand which took him down Broad Street. A smooth-faced man, clad in a new business suit, was standing at the counter bargaining with the cashier over a lot of broken gold and silver jewelry, from which the stones had been removed. It lay spread out on the counter, and Bob noticed that the whole lot was in a badly damaged condition, as though it had been pounded out of shape. The man glared at him in an unpleasant way when he passed behind the counter, and almost immediately he broke off negotiations, brushed the stuff into a small handbag, and went away abruptly.

"Bob," said the cashier, "Mr. Barry has sold that square safe yonder, and he told me to tell you to remove everything from it, as it is to be taken away this afternoon."

"All right, sir," answered Bob, proceeding to carry out his orders.

After a little while the cashier put on his hat and went out to lunch. As the banker had sent the office boy up to his house, that left Bob all alone in the office. It was not the first time he had been left alone in the place, with many thousand dollars' worth of property in his charge, for the banker had the fullest confidence in his honesty. Twenty minutes passed away, without a customer showing up, and Bob had finished cleaning out the safe, when the door opened and the smooth-faced man with the handbag, accompanied by a young man, entered.

They came up to the counter, and the boy noticed that they glanced warily around. It struck him right away that these two men might be crooks, and that the damaged jewelry he had seen spread out on the counter when he came back from his errand, might be stolen property they were trying to dispose of. At the same time, Bob

knew that it was a most unusual circumstance for professional thieves to offer swag of this kind for sale in Wall Street. Only men whose faces were not familiar to the detectives who guarded the financial district day and night, would undertake such a risk. But regular crooks are not the only people who steal when temptation and opportunity encourage them, and therefore Banker Barry had, in his time, unwittingly bought many an article of old gold and silver not honestly acquired by the seller.

"Well, what can I do for you?" asked Bob.

"Is Mr. Barry in?" asked the smooth-faced man, with a keen look.

Banker Barry wasn't in, but under the circumstances, Bob thought it better not to say so.

"He's in, but engaged," he answered.

The two men looked at each other, and an intelligent grin flickered for a moment on the faces of each. As a matter of fact, they knew that the banker wasn't in, for they had just seen him talking to a gentleman on Broad Street. The smooth-faced man had asked the question in order to see how "fly" Bob was. His answer told them that the boy, aware he was alone, was on his guard.

"I was in here a while ago, trying to make a deal with the white-haired gentleman for a quantity of old gold I want to sell," went on the man with the smooth face, watching Bob closely, while his companion moved slowly away from him. "I thought he didn't offer enough, so I tried elsewhere. I find, however, that I couldn't do as well in the next place so I have come back to accept his offer."

"What offer did he make you?"

The man with the smooth face mentioned an amount and then opened his hand-bag.

At that moment the other man ostentatiously thrust his arm through the cashier's window. There was nothing of value within his reach, but the trick was meant to attract the boy's attention. Unfortunately, Bob fell into the trap. He turned from the smooth-faced man and took a step toward the cashier's desk, crying:

"Hold on, there; what are you about?"

Quick, almost as a flash, the man with the smooth face vaulted over the counter and grabbed Bob by the throat.

"Utter a cry," he hissed, "and I will kill you."

Bob felt the cold muzzle of a revolver pressed against his temple.

CHAPTER II.—Bob's Narrow Squeak For His Life.

Bob knew at once that these men had come to rob the office. The door of the big safe containing thousands of dollars' worth of foreign and domestic money, bonds convertible into money on sight, old gold and silver, and many other things on which cash could be raised without question, stood ajar at the boys' elbow, and he was apparently powerless to save the property.

It is asserted that even when a person meets with a quick death every event of his life passes like a panorama before his mental view, such is the rapidity of thought.

Whether this be true or not, certainly it is a fact that Bob never thought quicker in his life

than when he felt the cold point of the revolver against his head and realized that the office was at the mercy of the two crooks.

He knew the safe-door was open a few inches, thus giving the rascals the opportunity to make a big haul. Even before the threatening words of the smooth-faced man had ceased to echo on his ear, the thought flashed across his mind that by reaching out his arm he could close the safe and turn the combination handle.

That would queer the crooks' game, for they never could open the safe then. But the risk he must take to do that chilled his blood. If the man who held his throat pulled the trigger in his rage at being euchered, his death would be instantaneous and certain. Dare he take the chance, in the interest of his employer? He felt that by a momentary lack of judgment he had fallen into the snare that placed the situation in the hands of the thieves. Therefore, he owed it to Mr. Barry to retrieve himself even at the risk of his life. Then he acted. His right hand shot toward the safe, gasped the handle, and bang went the heavy steel door, and rattle went the handle.

At the same moment he threw up his left, in an instinctive effort at self-preservation, and dislodged the muzzle of the revolver from his forehead.

"Blame you!" roared the smooth-faced crook, striking him in the face with the weapon.

The blow stunned the boy, and he fell like a log to the floor.

"Here, Twitcher, bring that towel yonder, and tie it across his mouth. Be quick about it, for we have no time to lose. He has done us out of a good haul by shutting the safe. He's got more nerve than any boy I ever met. We must be satisfied with what we can pick up about the office," said the man with the smooth face.

Twitcher gagged Bob with the towel, and then the two men began to hunt for swag. The secured \$15 and some loose change, in the cashier's drawer. In another drawer they found about \$60 worth of French gold. The sum total of their plunder did not amount to \$100, and they were pretty mad over the poor result of their venture.

"It's all owin' to the boy. Too bad that we don't dare put a bullet into him for queerin' us," said Twitcher.

"We'll stow him away in this empty safe and shut him in. That will give him his quietus without making any trouble for us," said his companion, with a baleful look at the unconscious boy.

They didn't stop to think that what they were about to do might end in murder. They went ahead, pushed the boy into the safe and slammed the door on him. Fortunately, neither touched the handle, so the safe was not locked, though that fact would have made little difference as to the fate of Bob Honner, but that luck came to his aid. The crooks then departed.

They had not been gone over five minutes, when the cashier returned. He was surprised on not seeing Bob behind the counter. Observing the boy's hat hanging on its accustomed peg, he believed that Bob had merely stepped out for a moment. Finding the big safe closed and locked he opened it and took out a small book he wanted. Fifteen minutes later two safe movers came into the office with ropes and tackle, and asked the

cashier if that was the office from which they were to take a safe.

"Yes," replied the old gentleman, "that is the safe, yonder."

A third man entered with a couple of stout, wooden wagon-spokes, the ends of which were tipped with iron. While one of the men was busy removing the window-sashes, the other two, with the aid of the spokes, moved the safe out from behind the counter, and part of the way to the window. The men left the room and spent some time in the office overhead, arranging the end tackle that was to bear the weight of the safe in its descent to the street. When this was fixed to their satisfaction, they returned to Barry's office where two heavy planks were brought up and laid from the floor to the window-ledge to act as skids. A thick piece of iron was laid on top of each. A sling, made of very thick rope, was passed around the safe, and to the ends was attached the iron hook connected with the tackle. All being in readiness, the man who was bossing the job shouted to the two men on the wagon below to turn the windlass attached to that vehicle. The tackle grew taut, and the strain coming on the safe, it rolled slowly up on the skids, and finally swung out of the window. The foreman of the job sprang on top of the suspended safe to go down with it, and fend it clear of the building. During its descent the safe-door swung open the fraction of an inch, and to this circumstance Bob probably owed his life.

Mr. Barry came up while the safe was still in the air, and he stood and watched it come down. As the safe touched the sidewalk, Banker Barry heard muffled sounds coming from its interior. The door was not tightly closed, so he swung it open. To his amazement, he beheld Bob Honner, his messenger boy, gagged and half suffocated.

"Why, Bob," he exclaimed, "what in creation does this mean?"

Bob swung his arms about wildly, and toppled out on the sidewalk. The sight of a gagged boy in the safe amazed the small crowd that was looking on, and the onlookers pressed eagerly forward to find out what it meant. The banker raised his young employee from the pavement, and tore the towel from his face. He saw that the boy was in a bad way.

"Help me carry him into the building!" he said to the bystanders.

Two men responded, each seizing the boy by one of his legs. When they laid him down in the corridor, Bob revived somewhat. One of the men produced a small flask of whisky from his hip pocket, and removing the metal stopper poured some of the liquor down the boy's throat. Bob was not used to spirits, and he coughed and sputtered. The whisky, however, brought him around in short order, and he got on his feet with the aid of the banker's arm.

"For gracious sake, Bob, tell me what is the meaning of this. How come you to be in the safe with a handkerchief tied over your face?"

"I'll tell you when we get upstairs to the office, sir."

The crowd was much disappointed because an explanation of this astonishing incident was not forthcoming, and the spectators watched Bob and the banker enter the elevator and then broke up,

some of them tackling the safe movers for information, but as those men were as much in the dark on the subject as themselves, they learned nothing.

"I'll talk with you in your private office," said Bob as they entered the outer office.

The old cashier seemed to be in a state of considerable perturbation when they appeared. He had discovered the loss of the money from his drawers, and he didn't know how to account for it. He approached his employer to report the fact.

"I will see you in a few minutes, Mr. Willoughby," said Barry, as he led Bob to his private room. "Sit down, Bob; you look all in."

The boy was glad to do so, and after drawing a long breath, he began his story about his visit of the two crooks while he was alone in the office; how they caught him dead to rights, and how, with the muzzle of the revolver pressed against his temple, he had shut and locked the big safe with one hand, and thus saved nearly everything of value in the little counting-room. The banker listened with breathless interest to Bob's narration. He did not doubt for a moment that the boy told the truth. His admiration of Bob's pluck, in the face of what seemed like certain death, was unbounded.

"You are a real hero," he exclaimed, grasping the boy by the hand. "By George! Mighty few boys, or men either, for that matter, would have had the courage to do what you did, even if what the safe contained was their own property. I suppose in revenge for what you did, the rascals gagged you and put you in the empty safe?" he added.

"Looks like it, sir. I am not conscious of what they did to me after the smooth-faced man struck me in the face with the revolver. That's the last thing I remembered, till I came to, in a half-strangled condition inside the safe."

"You had a narrow escape from death, my boy, and I am very grateful to you for saving the big safe from being looted, for it would have furnished a fine haul for the scoundrels."

Banker Barry immediately communicated with the police by 'phone, telling them all the circumstances of the case, and furnishing them with a description of the crooks as Bob gave it to him. Telling the boy to remain in the private room till he felt all right again, the banker went outside to see his cashier. The old gentleman then informed him that two of the drawers of his desk had been broken open, and something less than \$100 in American money and French coin abstracted by some person unknown to him. This news did not surprise the banker, after what he had learned from the boy. He repeated Bob's story to his cashier, and that gentleman was dumfounded. Barry then examined the interior of the big safe, which the cashier told him he had found locked on his return from lunch, and saw that nothing was missing from it. He then returned to his private office.

"Bob, your services this day are entitled to some substantial recognition, and so I propose to give you my check for \$5,000."

"I am much obliged to you, sir; but I don't think I did anything more than my duty in try-

ing to save your property, which was in my charge at the time," replied Bob.

"Few persons, if placed in the situation you were, would think of their duty to their employer when they felt the point of a revolver pressed against their head. It is only an exceptional young man like yourself, who is equal to such an emergency. Your nerve and presence of mind has saved me probably \$50,000. Ten per cent. of that is not too much to bestow upon you in recognition of your praiseworthy conduct."

Banker Barry drew his checkbook toward him and filled out a check for \$5,000, payable to the order of Robert Honner, which he signed and handed to the boy. Bob accepted it with some reluctance, for it seemed to be a large sum of money for what he considered an act of duty toward his employer. Then the thought struck him that here was the capital with which he might possibly be able to open up a banking and brokerage business in a modest way.

CHAPTER III.—Bob's Stroke of Luck.

"That money will make a fine nest-egg for your future, Bob," said Banker Barry.

"Yes, sir; but I think I'd rather use it right away to make my future with," replied the boy.

"In what way?" asked the banker. "I don't think you could do better than place it at interest, and let that compound."

"I think I can do much better than that."

"I should not advise you to take any risk with it in order to make it grow faster than the normal rate would permit. I hope you are not thinking of putting it into the stock market."

"No, sir. There are too many blanks in that game of chance to attract me. Besides, I have only a very imperfect idea of stock speculation, and I do not believe in butting into anything I am not thoroughly familiar with."

"Quite right. I applaud your prudence. Now, what is the idea you have in your head in connection with this \$5,000?"

"I should like to go into business for myself."

"Go into business for yourself!" exclaimed Banker Barry, somewhat surprised.

"Yes, sir."

"What kind of business, may I ask?"

"The same business that you have been in for so long, and which you are now about to give up," replied Bob.

Banker Barry smiled.

"I admit that you understand my business pretty well, all things considered, but how far do you think \$5,000 would go toward establishing and operating even such a small banking and brokerage office like mine?"

"Not very far, I guess; but still, I could make a beginning."

Banker Barry looked thoughtfully at the boy. He was more than ever convinced that Bob was a most unusual fellow.

"I have spoken to George Laidlaw, the stock broker, and he has agreed to give you an opening in his counting-room," he said.

"I am much obliged to you, Mr. Barry, but if I can avoid it, I'd rather not change my line of

business. I've grown up in your bank and brokerage office, and have given the closest attention to all the details of the business, ever since you promoted me behind the counter, and somehow or another I've set my heart on following it up till I get to be boss of a similar office. If I could raise the price that I think this business is worth, I'd offer to buy you out, good will and all. From what I understand, you have made no effort to find a purchaser for it. Were you to do that, I might manage to continue here under the new owner."

"The banking part of this office has, as you know, run down to almost nothing, and would offer no inducement to another banker to take it over. The brokerage part I have already made some arrangements to dispose of to a firm in the business."

"Oh!" exclaimed Bob, in a tone of disappointment. "Then it would do me no good if I had the money."

"Look here, Bob, do you think you could run this office profitably, after I stepped out?" asked Barry. "I mean with that \$5,000 you now possess?"

"I am sure I could, sir," replied the boy confidently.

The banker proceeded to put his young employee through a kind of third-degree examination as to how he would conduct the business if the sole responsibility of carrying it on devolved upon him. Bob stood the test nobly, while Barry learned a few things about his messenger and clerk that he didn't know before, and which greatly impressed him with the lad's business sagacity.

"Bob," said the banker finally, "you shall have the chance your ambition covets. I am going to turn this office over to you, and lend you \$5,000 more on your note of hand, payable two years from date, to give you a fair start. I shall charge you nothing for the furniture, appointments or good will, but you will have to make your own way upon your 10,000 capital. I shall allow you the privilege of putting your own name on the door above mine, adding the words, 'Successor to,' so that you may secure the advantage of whatever prestige I have acquired, if you can hold it. How does that strike you?"

"Do you mean that, Mr. Barry?" cried Bob, in eager surprise.

"I certainly do. I will further coach you in the inner workings of the office, and secure for you by letter the continuance of my business arrangements with the foreign bankers with whom I have so long carried on circular letters of credit. To that end it will be necessary for me to guarantee your responsibility, but I have no fear that you will fail to deserve this special evidence of my complete confidence in your integrity."

Bob was fairly staggered by the prospects opening before his young eyes. It took his breath away almost, and he could hardly find the words with which to thank the banker for his generosity.

"Say no more about it. You might have lost your life in trying to defend my interests today, so after all I am only doing the right thing by you. I had no idea before that you were so capable as you are, and I did not dream that your

thoughts were set so strongly on this business. Well, you have now the chance to realize the ambition of your life. I am giving you the start you want; it is up to you to make good."

"If I don't make good, I shall be more disappointed with myself than you can be."

The interview continued a while longer, and then Bob returned to his duties. It was now nearly three o'clock, and he had had no lunch. But he didn't feel hungry; he was too excited to think of his stomach. How he finished his duties up to five o'clock when business was over for the day, he never knew. Then he took an elevated train for home. He hardly more than glanced over the pages of his evening paper, so absorbed was he in delightful visions of his business future. He was going to be boss of his own banking and brokerage business on Wall Street, and he was fully assured that he would make a success of it.

He was so tickled that his face shone with the delight he inwardly felt, and it was as much as he could do to keep from letting out a whoop that would certainly have astonished the passengers in the car, and led them to think that he had escaped from some lunatic asylum. From the station to his home, he felt as if he was walking on air. Running up the front steps, he let himself into the house with his pass-key, for the basement door was always kept locked against undesirable intruders. Hanging his hat on the rack, he dashed down the back stairs to the entry below, and from there to the kitchen, where he knew he would find his mother at that hour, preparing supper, was but a few steps. It was then for the first time that his pent-up feelings escaped him in a loud whoop that startled his little mother at the stove.

"Why, whatever is the matter with you, Bob?" she asked.

His answer was to seize his mother about the waist and dance around the kitchen with her, in the most ridiculous fashion.

"Dear, dear, what is the matter with you, Bob?" she said breathlessly, when he finally paused in his wild gyrations, and allowed her to regain her balance.

"Matter!" cried Bob, looking at her with shining eyes. "I'm just half crazy with delight!"

"What about? What has happened?"

"What has happened? What hasn't happened? I'm going to be my own boss for one thing. My own boss, mother dear; think of that!"

"Your own boss? Please explain yourself!"

"I'm going into the banking and brokerage business on my own hook. When Mr. Barry retires from No. — Wall Street, I shall take his business in hand and run it."

"You don't mean that, Bob!" cried his mother.

"I do mean it. It was all arranged between us today."

"My goodness! Then he thinks you are competent to carry on the business for him."

"I'm not going to carry it on for him, but for myself. My name is going up on the door, as successor to Mr. Barry. I am going to be it, with a capital I. The whole thing. In other words, I am going to be a banker and money broker, and carry on the business in all its branches, even to

issuing regular letters of credit on foreign bankers, and so forth, and so on."

Mrs. Homer showed her astonishment in her face. It was not until Bob sat down, which he was now able to do, after he had let off his enthusiasm and recovered his rational state of mind once more, and went into details, that the happy little mother realized that Bob was telling her nothing but real facts. When his sister came home from business, for Grace Honner was employed as cashier in a downtown restaurant, Bob surprised her with the glorious tidings, too.

"Why, Bob, it isn't possible that you're going to be a real banker?" she cried.

"Well, I'm not going to be anything else, sis, I can assure you," he replied.

"A real banker on Wall Street!"

"Yes, a real banker on Wall Street."

"My gracious! What will all our friends say when they hear that?"

"They can't say anything against me, at any rate."

"Of course not, dear, how could they? But they will be astonished."

"I have no objection to that. I don't expect that any of them will have an attack of heart failure over it."

Grace laughed, threw her arms about her brother's neck and kissed him.

"I'm so glad you are coming out, Bob," she said. "You'll make a lot of money, won't you?"

"I hope to, in time. You can't expect me to become a millionaire, all at one time," laughed Bob.

"No, how silly! I mean you'll make a good deal more than you've been getting from Mr. Barry."

"I ought to, if things go right."

"When do you begin?"

"I can't tell you the exact date, but it will be just as soon as Mr. Barry is ready to quit."

"I shall be awfully proud to think that I have a brother who is a banker."

"You mustn't tell anybody, until I am making enough so you can give up your job at the restaurant."

"Why not?" in surprise.

"Because it would look funny for you to have to go out working when you had a brother who is a Wall Street banker. See the point?"

Bob then told his mother and sister about his strenuous adventure in the office that day, and how that was really the cause of his reaching the acme of his hopes. He had held this recital back to the last, as he knew it would startle them, and they certainly were startled and concerned over the narrow escape he had had.

CHAPTER IV.—Bob Honner, Banker.

Two weeks from the following Saturday, Bob called Billy Black, the office boy, over to the window and said to him:

"Billy, here is your last pay envelope from Mr. Barry."

"This is where we wind up, hey?" grinned the boy, not particularly depressed by what he looked upon as his bounce.

"This is Mr. Barry's wind-up, but you can

keep right on under the new management, if you want to."

"Under the new management!" said Billy, opening his eyes. "Is somebody else goin' to run the office?"

"Yes, Billy."

"Are you goin' to be here?"

"I expect to."

"And the old gent, too?"

"For the present, yes."

"Good enough. I'll be glad to stay. Who is the new geezer?"

"You mean the new proprietor?"

"That's what I mean. I haven't noticed anybody in here sizin' up the joint."

"You'll be surprised when I tell you who your new boss is," smiled Bob.

"That so? Who is he?"

"I'm that person."

"You! Come off. You're kiddin' me."

"No, I'm not. Ask Mr. Willoughby."

"How could you be the boss? You ain't got a lot of money to run a bank."

"How do you know I haven't, Billy?"

"You've only been a clerk and messenger, here."

"That don't alter the fact that I am now proprietor of this business."

"Oh, say, Bob——"

"After today, Billy, I am no longer Bob to you, but Mr. Honner. Please remember that if you intend to stay."

Billy looked both surprised and incredulous.

"Do you mean to tell me this is straight goods? It doesn't seem natural."

"Ask Mr. Willoughby, Billy, and convince yourself."

"And give you the chance to have a laugh on me? Oh, say, I wasn't born yesterday," and the office boy favored Bob with a knowing wink.

"Mr. Willoughby, Billy, here, wishes to know who his new boss is," said Bob.

The cashier smiled.

"Mr. Robert Honner, William," he said.

Billy looked at Bob, scratched his ear, then thrust his hands in his pockets and whistled.

"So you're the new boss, eh, Bob—I mean, Mr. Robert Honner?"

"Yes, Billy. Are you satisfied to stay, under the new regime?"

"New administration, or management."

"Sure, I'll stay as long as I get my six per."

"All right. You're engaged," and Bob walked away.

Billy sat down to think over the astonishing fact that Bob Honner had become boss of the office. He couldn't understand it, but then there were lots of things that Billy couldn't understand, though he believed he was as smart as boys come. Mr. Barry bade all hands good-by shortly after, but he told Bob that he would drop in occasionally during the next two weeks before he started for Europe to be gone, as he estimated, two years. On Monday morning a painter came and placed "Robert Honner, Successor to," above Barry's name on the door, and when that was finished, Bob felt that he was a full-fledged banker, as indeed he was, though his entire capital only amounted to \$10,000. Bob had hired a box in a near-by safe-deposit vault, and there he

placed the greater part of his capital for the present, leaving about \$1,000 in the big safe. He also kept nearly \$1,000 worth of foreign money on hand, for there was a constant call for it from regular customers of the bank. Lately there had been scarcely any profit from this branch of the business, as few foreigners with money to exchange for American equivalent had dropped in.

Bob laid this to the withdrawal of Barry's standing advertisement from the newspapers, so his first duty was to order it continued under his own name. The first visitor the boy banker had was a man who wanted to sell a \$1,000 New York City bond. Bob bought it, after calculating the interest to date and adding it to the price of the bond, which was worth a small premium. There wasn't much in the transaction, because the boy knew he'd have to sell it to a broker or banker as soon as he needed the money, as he did not look for a customer to call for it very soon. That was one of the disadvantages of running such a business on a small capital. Of course, he had about \$15,000 still on deposit by a few old standbys who had stuck by Barry, but this he dared not use with the same freedom as the banker had done, because he could not tell but these depositors might all decide to close out their accounts as soon as they heard about the change in the ownership of the bank. Bob, armed with a special letter prepared by Barry for the purpose, started to call on these depositors that afternoon.

He asked each for a continuance of his business, but told them that if they wished to withdraw, because of Barry's retirement, he was ready to honor their check for their balance. Most of the customers were non-committal as to whether they would continue with Bob or not, but by the end of the first week none had closed out his account, which Bob thought encouraging. On Saturday afternoon, after Billy and the cashier had gone, Bob looked over the unusually large quantity of old gold and silver, trinkets, chains, etc., which Mr. Willoughby, who was an expert at this part of the business, had bought in during the week. The profit on this would be very satisfactory, the boy banker saw. While handling the stuff, two pieces of old jewelry that had somehow got stuck together, and had been weighed in that shape, fell apart, and to Bob's surprise, a fine, two-carat diamond rolled out. The boy, after examining the stone, critically estimated its value at \$225.

Clearly as the case stood, he was in that amount of profit extra, for it was quite impossible to say from whom the two pieces of jewelry had come. Such a windfall as that did not often happen, and it was all the more appreciated on account of its rarity. After that, business went along on a pretty satisfactory basis for a month, without anything unusual transpiring. Business seemed to be picking up in the money exchange line, a fact that Bob laid to his advertisements. He was also doing a more extensive business than ever, in the precious metals to which his advertisements called particular attention. One miserable, foggy afternoon, when Nature seemed to be in her sulkiest mod, Bob was sitting in his private room, looking out of the window into the mist and drizzle, when Billy came in and said there was a

man outside who said his name was Captain Bowker, who wanted to see him.

"Captain Bowker, eh? Show him in Billy," said Banker Bob.

The office boy ushered the visitor into the private room. He was a short, portly-looking man, clad in a blue suit, the jacket double-breasted and ornamented with thick brass buttons. A cloth cap completed his attire. His hands, and as much of his face as was not smothered in an overgrowth of black whiskers, were tanned the color of mahogany. Clearly his calling was a nautical one, for he looked the bluff sailor, all over.

"How do you do, sir? Take a seat," said Bob, pointing to a chair beside his desk. "I believe you are Captain Richard Bowker."

"That is my name," replied the captain, seating himself. "May I ask if you are Robert Honner?"

"Yes, sir; I am Robert Honner."

"I judge by the sign on the door that Banker Mark Barry is out of business," said the captain, with a trace of anxiety in his voice.

"Yes, sir; but the business is going on just the same."

"Perhaps it's all right, then," said the captain, looking relieved. "I've brought a letter of introduction to Banker Barry from Lazard Freres, bankers, Marseilles, France, and a draft on him for 15,000 francs."

"You may present your letter to me, captain. I have been expecting you."

"Then there will be no difficulty about the draft?" said Captain Bowker, drawing the letter and the draft from a huge pocketbook and presenting them to the boy.

"I guess not, captain," smiled Bob, taking the enclosure from the unsealed envelope and glancing over it.

It was the usual stereotyped letter of introduction written in English, commending the bearer, Captain Richard Bowker, of the bark Windsor Castle, to the consideration of Banker Barry, and stating that the captain was the bearer of a draft for 5,000 francs (\$3,000), the duplicate of which and funds to meet same, would have been received by Mr. Barry some time before Captain Bowker reached New York.

"I am happy to know you, Captain Bowker," said Bob, holding out his hand to the skipper, who was clearly an Englishman. "Mr. Barry received a letter of advice from Lazard Freres just before he retired from a business and turned it over to me. Excuse me a moment."

Bob went outside and asked the cashier to get Lazard Freres' letter out of a certain drawer in the safe. Mr. Willoughby found the letter and handed it to the young banker, who returned to his private room. The letter contained a pretty accurate personal description of the captain, his signature on a slip of paper, and a duplicate copy of the draft according to custom. Bob handed Captain Bowker a pen and a sheet of paper, and asked him to sign his name. The captain did so, and the young banker compared it with the writing on the slip. He found that it compared in all essential particulars.

"Do you wish to collect the full amount of the draft, or shall you deposit it with me and draw against it as you need the money?"

The captain said that he would prefer to deposit it for the present.

"Very well," replied Bob. "How much would you like to have now?"

"I should like about one hundred pounds."

"You mean \$500, captain," said the boy, with a smile. "One hundred pounds English money is equivalent to about \$485 in American currency."

Captain Bowker said that \$500 was about what he meant, but not being very familiar with the American standard, he had unconsciously mentioned pounds.

"Well, I will accept you as a depositor to the amount of your draft, which you will please endorse."

While the captain was writing his name across the back of the document, Bob opened the door and told Billy to bring the signature-book, which he did.

"Now sign your full name on that line," said Bob, to the skipper.

Bob handed the draft and book to Billy, and told him to give them to the cashier.

"Tell Mr. Willoughby to make out a passbook in Captain Bowker's name for the amount in American money of the face of the draft, make a debit entry for \$500 and send the money to me."

Billy retired. Bob took a small pocket check-book out of a drawer, detached the first check after making an entry on the stub, and drew a check to bearer which he handed the captain to sign. By that time Billy returned with a bank book and the \$500. Bob handed the money, the bank and checkbooks to Captain Bowker, and the signed check to Billy, with instructions to give it to the cashier. After that the young banker had half an hour's friendly conversation with his new depositor, at the end of which Bob asked the captain to take dinner with him that evening at the Astor House.

CHAPTER V.—A Suspicious Visitor.

Captain Bowker dined with Banker Bob, and seemed to take a great fancy to the boy.

"You are young to be a banker," he said. "You Americans are a most remarkable people. You start out for yourselves at an early age and reach your goal long before the rest of us are more than half way on the road."

"That's because we believe in the 'get-there-quick' principle," laughed Bob. "We are not in the habit of letting the grass grow under our feet."

"So I understand. Everybody is on the rush in this country. They say Americans think of nothing but making money."

"That isn't quite true, though it is a fact that we devote our energies largely to the acquirement of the mighty dollar. I think, however, that the people of all civilized countries are just as anxious to make money as we are. The only difference is, that this is the country of the hustler, and the facilities are greater here for the building up of great fortunes in a shorter time than elsewhere."

"I believe you. The resources of the United States are said to be wonderful. By the way, you don't seem to drink anything stronger than water," said the captain, observing that the young

banker did not touch the champagne he ordered.

"No, sir. I do not drink nor smoke."

"Indeed," replied the Englishman, in surprise.

"I do not believe that the use of liquor or tobacco does a person any good, particularly a young man like myself who requires a clear head all the time to keep up with the push."

"Do you know, I've taken quite a liking for you, young man," said Captain Bowker, in a genial way. "It isn't often I do that. I'm rather a thick-skinned old barnacle, pretty well pickled in the brine of the ocean, for I've been going to sea these forty years. I've worked my way from fok's'l to cabin, and am rather proud of the fact. When I was young, the sailing ship was at the height of its usefulness, and every sea was dotted with vessels that furnished their own motive power by their white sails. But that day is past. Steam is now in the ascendant, and has been for the past twenty years or more. The sailor isn't what he used to be, more's the pity. You don't have to wait in the Downs now for a favorable slant of wind to begin your long v'yage, and such a thing as being held up for days on the line for the southern trades to waft you over, is almost a thing of the past. The world has changed greatly since I carried my first bag aboard the Singapore, off the Tower Docks, on the Thames," added the captain, with a reminscent look, "and in nothing so much as our merchant marine."

"Yes, sir," admitted Bob, "only we don't notice it as we go with the tide. New York, with its steel skyscrapers, elevated roads, electric traction cars, and other modern improvements, isn't the same New York that it was when I was born."

"True," admitted the captain, "neither is London of to-day the London of my boyhood. But as I was saying, I like you, Mr. Honner, and I am glad to have made your acquaintance. I trust we shall know each other better. I hope you will do me the honor to dine with me and my daughter, aboard the Windsor Castle at an early day. I should like you to meet my little girl. She's the image of her mother at her age," continued the skipper, a suspicious moisture gathering for a moment in his eyes. "She's a good little girl, if I do say it, and I'm proud of her. She's the only one I've got to love, for her mother is dead these five years. I take her to sea with me regularly, for it doesn't seem as if I can get along without having her with me."

"Do you own the bark, captain?"

"I have an interest in her. The other owners are Hornby, Meredith & Co., Golden Square, London."

The captain lighted another cigar, and then said he guessed he'd have to go, as the bark was down the bay, and his daughter would be looking for him.

"She wouldn't sleep all night if I didn't come aboard," he said, with a quaint smile. "As it is, I know she's worrying her little head over me now, for I've been ashore a sight longer than I intended."

"I suppose you'll take the ferry to St. George, Staten Island, and a boat afterward to your vessel?"

"Yes. She lies off a place called Tompkinsville. The tram cars will carry me there from the ferry. I shall find plenty boatmen along the

water-front, or perhaps a boat from the bark, for I guess my little girl has sent one ashore long ago on the lookout for me."

"I'll see you as far as the ferry, captain," said Bob.

"Thank you. That's kind of you."

They boarded a Broadway car and were soon at the Staten Island ferryhouse, where a boat was just on the point of starting for the island.

"I'll drop in and see you, in a day or two, Mr. Honner," said the skipper, grasping the hand of the young banker. "I reckon we'll be docked somewhere along South Street by Thursday, and then I shall want you to pay us a visit. My daughter will be glad to know you, and she'll try and entertain you. Good-night."

"Good-night, Captain Bowker."

The skipper hurried aboard the ferry-boat with that peculiar rolling gait characteristic of the sea, while Bob mounted the stairs of the elevated terminal at South Ferry, and took a train uptown. Bob was pleased to think that he had a new depositor, though he was only a temporary one, for as soon as Captain Bowker was ready to leave port on his return to England, or elsewhere, he would naturally desire to close out his account and take his money away with him. Next morning about eleven, a tall, thin, sanctimonious-looking man, with a smooth face, and long straight black hair, walked into the office and asked Mr. Willoughby if he bought bonds, or loaned money on them.

"You will have to see Mr. Honner," answered the cashier.

"Is he in?" asked the visitor.

"No. But I expect him to return any moment. You can take a seat and wait for him, if you wish."

The caller decided to wait, and sat down. Billy who happened to be in looked askance at him.

"He's a queer gazabo," thought the office boy. "Looks as if he might be a missionary, or perhaps an actor. I wonder what he wants?"

Bob came in within ten minutes, and after glancing at the visitor, went into his private room.

"There's Mr. Honner, now," said Billy, going up to the caller.

"What, that boy?" asked the sanctimonious-looking gentleman, in some surprise.

Billy gave him a freezing look, and then asked what his name was so he could announce him to the boss.

"My name? Oh, yes, of course. My name is—Pinkerton," he replied, with the ghost of a smile.

Billy walked inside.

"Gent by the name of Pinkerton, wishes to see you, sir," he said to Bob.

When Billy called a visitor a gent, it was a sign that he did not have a very exalted opinion of him.

"Show him in," replied the young banker.

Billy proceeded to do so. Bob was not very favorably impressed with his visitor, but then that amounted to nothing, as he was accustomed to meet all kinds of people in Wall Street.

"Take a seat, sir," he said, pointing to the chair beside his desk. "What can I do for you?"

"I have some first mortgage bonds of the C. & O. Railroad that I would like to raise some money

on," said the person who claimed the name of Pinkerton.

"Let me see them," said Bob.

The man pulled a package out of his pocket and produced from it five \$1,000 bonds of the C. & O. road. The market value of these bonds was \$1,020, consequently, the five were worth, not including accrued interest, \$5,100. Bob examined them and saw that they were all right. Still, as the man was a complete stranger to him, he could not tell if he had a legal right to hypothecate the securities. It was necessary that the young broker should protect himself, for if it should be subsequently shown that the bonds had been stolen, or obtained by trickery, Bob would have to surrender the bonds on demand of their rightful owner, and his only chance of recovering any money he loaned on them would be to proceed against this man Pinkerton, if he could find him.

"Are these your bonds, Mr. Pinkerton?" he asked.

The sanctimonious gentleman assured him that they were.

"From whom did you buy them?"

"My uncle, the Rev. Ichabod Moss, of Hilltown, Indiana, willed them to me some time ago," drawled the visitor.

"I suppose you can refer to some responsible person in this city who will identify you?"

"Ahem! I am a stranger in New York."

"Then I am afraid I cannot loan you anything on these bonds."

"They're all right, ain't they?" said the visitor, quickly, in a different tone.

"Oh, yes; they're all right. Each bond has a market value of \$1,020, plus the interest to date."

"Then what is your objection to loaning, say half their face value? I need the money."

"I require at least some reasonable assurance that the bonds are rightfully your property."

"Do you think I stole them?" demanded the sanctimonious visitor, angrily.

"I am not insinuating any such thing; but in a business matter of this kind it is not prudent to take any chances."

"You are not taking any chances. The bonds belong to me."

"I assume that they do, but I regret that your bare word, for remember, you are a stranger to me, is not sufficient evidence of the fact," replied Bob, as politely as possible.

"Then you won't advance any money on them?"

"If I knew you, I should be glad to do so, but under the circumstances, I regret that I cannot do so."

His visitor wrapped the bonds up again, but not before Bob had made a mental note of their numbers, and the name of the person in whose name they stood, which he had seen was not Ichabod Moss. He didn't like Mr. Pinnerton's face, nor his general make-up. He had a strong suspicion that Pinkerton was not his visitor's right name, and that the man was masquerading in a disguise. The visitor got up, bowed stiffly, and left the office. As the door closed behind him, Bob got up and called Billy.

"Follow that person, Billy, and let me know where he goes."

"All right," answered the boy, with alacrity, "I'll shadder him, sir."

CHAPTER VI.—Bob Meets Bessie Bowker.

While Billy was away, Bob 'phoned the Stock Exchange to learn if any C. & O. bonds had been reported as stolen or missing. The reply he received was that the Exchange had received no information about stolen or missing C. & O. bonds. The young banker made inquiries in other directions, but without result. If the bonds in question had been stolen, the fact had not yet leaked out. In a few minutes Billy returned with word that the sanctimonious gentleman had entered the office of Willcutt & Slewsky, stock brokers, on the floor below.

"Well, go downstairs, keep an eye on him and follow him. If he meets any one on the street, make a mental note of the man, and then come back."

Billy vanished on his errand. Two hours passed, and the office boy was still out. Bob was preparing to go to lunch, when his telephone rang out.

"Hello," he said, putting the receiver to his ear.

"That you, Mr. Honner," came the voice of Billy.

"Yes; is that you, Billy?"

"Yes, sir. I followed the sanctimonious gent out of the buildin' and saw him meet a smooth-faced man in a business suit, on Nassau and Pine Streets. I passed 'em and heard the gent you put me on to, say that it was no go. The other man said he'd take 'em, and the missionary chap passed him a package. They walked up Nassau Street together and I followed. I shaddered 'em up Park Row to the Bowery where they went into a saloon, and I did too. They had a couple of drinks at the bar, and then went up to Grand Street where they met another man, who looked pretty tough. After standin' there a while, the three walked down Grand to Orchard, and up to Broome, and down Broome to the Plaza, where they took a seat on a bench. I sneaked up close behind 'em, and pretended to be lookin' for somethin' under the seat. They never twigged me, but went on talkin'. I heard 'em speakin' about some bonds that one of 'em had swiped from a house uptown last night, along with a lot of other stuff. The chap with the missionary face said he'd tried to borrow money on the bonds in Wall Street, but he couldn't make the raffle. He said the persons he'd called on looked at him with suspicion. He mentioned your name, and said you were a pretty fly boy. The chap in the business suit said he remembered you. He said you were the nerviest kid he ever came across; that three months ago he and a fellow he called Twitcher had tried to rob the office of Banker Barry, and that you had queered the game though he held a revolver against your head. He said he intended to fix you some time if he got the chance. I thought the best thing I could do was to put a cop on to 'em, and looked around for one. There wasn't none in sight, and before one showed up the chaps walked off, and I lost track of 'em, so I thought I'd telephone you from this here durgstore."

Billy had clearly exceeded his instructions, but Bob did not feel that he deserved a calling down, for he had made some interesting and valuable discoveries, hardly to be expected of him. Bob

told him to hurry back to the office, and then went to lunch. When he got back, Billy had just gone out on an errand for the cashier. Later on, Billy repeated his story to Bob with more detail. The young broker communicated with police headquarters, described the visit to his office of the tall, thin man, who gave his name as Pinkerton, and gave the result of Billy's detective tactics.

Half an hour later a detective called on Bob, and had a talk with him. Billy was called into the room, and went over his story once more. The sleuth said that the alleged robbery uptown, in which the bonds figured, according to Billy's statement, had not been reported to the police as yet. Bob furnished the officer with the numbers of the five bonds on which Pinkerton had tried to raise a loan, together with the name of the person to whom the bonds were made out, and the detective went away. About half-past three on the following day, Captain Bowker walked into the office again, and Billy showed him into the private room.

"Glad to see you, captain," said Bob, as they shook hands. "Is your bark docked yet?"

"We hauled in at Pier 11, to-day, and I've come to take you aboard to dinner. We usually dine at noon, but as I didn't suppose that hour would suit you, I had the order of things changed. We dine at six to-day, and I take it, you won't refuse to honor my humble mahogany with your presence. At any rate, I told Bessie she might expect you, and I suppose she'll put on a few extra frills for the occasion."

Thus spoke the bluff skipper, and Bob saw that he couldn't very well refuse the invitation. At any rate, it wouldn't be good policy to run the risk of offending his new depositor, so Bob said he'd come. The captain's reddish-brown face shone with satisfaction through his whiskers, and he said he'd wait outside till the young banker was ready to leave the office. It was nearly four by the time Bob and Captain Bowker turned down Wall Street toward the East River. As Pier 13 was at the foot of Wall Street, they had not a great way to go.

In less than half an hour they were mounting the steps that led to the deck of the Windsor Castle, a vessel which looked as if she had seen plenty of service on the briny ocean. Captain Bowker led the way into the cabin, passing through a narrow passage with two doors on either side. One of these stood partly open, and Bob caught a glimpse of the pantry, with the steward at work. The next moment they were in the cabin, and the young banker caught a glimpse of a vision in pink and white, seated on a lounge between the doors of two staterooms.

"Bessie," said Captain Bowker, "this is Mr. Honner. Mr. Honner, my daughter, Bessie."

As Bob bowed politely to the vision, he discovered that she was a very pretty, fair-haired girl, with a glowing color on her cheeks that shone through a coating of tan, wrought by wind and weather. She made room for him on the lounge beside her, with a smile of welcome.

"Papa has talked so much about you since he went to your office the day we arrived in New York, that I was really quite anxious to see you," she said, stealing a coquettish glance at him under his eyelashes.

"After the way he spoke about you at the

Astor House, I'm afraid I was just as anxious to see you," replied Bob, laughingly.

"I'll leave you to entertain Mr. Honner," said the skipper to his daughter. "I've got some business with Mr. Hemming."

Mr. Hemming was the chief mate, and he was on deck, somewhere forward.

"I'll do the best I can, papa," she answered.

Bob soon found that she was able to hold her part in the conversation. She seemed to be very well educated, and was a bright, vivacious talker. She was different from most girls that Bob knew, and appeared to be quite unconscious of the impression she was making on the young banker. Their *tete-a-tete* had lasted about half an hour when the steward came into the cabin to set the table, whereupon Bessie suggested that they adjourn to the deck above, where they took possession of a couple of camp chairs. It was now after five, and the stevedores had quit work for the day. The west side of South Street, lined with old-fashioned, three and four story buildings, was alive with pedestrians and loungers, presenting an animated appearance. The only buildings on the water side of the whole thoroughfare were the long stunted freight-houses on some of the piers, sandwiched in between a forest of shipping, whose top-hamper glistened with the light of the declining sun. Opposite the Windsor Castle at Pier 11, were half a dozen canal-boats, three deep.

The work of loading or discharging these had ceased also, and all was quiet about their decks, the only signs of life aboard being the smoke that came from the little stove-pipes in the caboose aft, where the skipper and his family lived. Bob viewed all these various sights along the water-front with a lively interest, for they were comparatively new to him, but there was nothing novel in them to the girl, although this was her first appearance in New York. She was perfectly familiar with the docks of London, on the Thames, and the water-fronts of half a dozen other English seaport towns. She had been to Sydney, Australia; Shanghai, China; Tokio, Japan; Cape Town, South Africa and a score of other places, and the waterfronts of all were as an open-book to her.

However, Bob was more interested in the captain's daughter than in the sights of South Street, and he did not waste much attention on the latter. He and Bessie were now on the friendliest terms, just as if they'd known each other for years, and they got on swimmingly together. She was telling Bob some exciting incident of the sea, when the cook poked his head up the companion-way facing the brass-hooked binnacle and announced that dinner was on the table. They went down into the cabin at once, where they found Captain Bowker and his chief mate, to whom Bob was introduced, already at the table. After the meal, Bob, Miss Bessie and the skipper went in the deck, and there they remained till nine o'clock came around, when Bob said he guessed it was time for him to go. He invited Captain Bowker and his daughter to go with him to the theatre on the following evening, and they accepted. Bob then said good-night, assuring them both that he had had a very pleasant time aboard, and promising to be on hand next evening at seven.

CHAPTER VII.—How the Unexpected Saves Bob

Bob escorted the skipper of the Windsor Castle and his daughter to a Broadway theatre on the following evening, and took them to supper afterward. He then called a cab and had them taken back to the bark. Before they parted company, Bob invited them to dine at his home on Sunday afternoon, and make the acquaintance of his mother and sister. They agreed to come, and Bob furnished the captain with his address, which was within easy reach of the Third Avenue elevated road. When Bob opened up his paper next morning, the first thing he saw was the account of a big robbery in a Madison Avenue residence. The family had been away in the country for a week, and during their absence the house had been entered by crooks and pretty well cleaned out. A wall-safe had been blown open, and in addition to silver, plate and valuable jewelry, five C. & O. \$1,000 first mortgage bonds had been stolen. The numbers of these were published, and the boy identified them as the ones presented at his office by the sanctimonious Mr. Pinkerton as security for a loan.

"It's lucky that I refused to take any chances with those bonds, otherwise I would be out and injured to the extent of the loan," thought the young banker, after finishing the story of the robbery. "As no arrests have been made in connection with the crime, it does not appear that the police have turned the clues I gave them to any advantage. I'd like to see that smooth-faced chap who held the revolver to my head in the office three months ago, pulled in. Of course, I couldn't prove anything against him, but it would give me a whole lot of satisfaction to see him sent up the river for something else. However, he's bound to see his finish some time. Those kind of chaps always do, sooner or later."

Although it was Saturday and a short business day, it was a sort of red letter one in Bob's calendar, for he secured three new depositors for his banking department. They were all Pearl Street business men, and their combined initial deposits amounted to about \$12,000. This bit of good fortune, which augured so well for his future, was so unexpected that Bob held a quiet jubilation meeting all by himself in his private room, after the cashier and the office boy had gone away for the day. The \$12,000, with about \$6,000 more, was in a small, tin box on his desk, which he intended to take to his safe-deposit vault on his way to lunch. While he was figuring up his profits for the week, which showed a satisfactory balance in his favor, two men entered the outer office. One was the smooth-faced man in the business suit, who had held Bob up with his revolver three months before, while the other was the tall, thin man, with the sanctimonious countenance, who had called a few days before to raise money on the five stolen C. & O. bonds. He didn't look like a missionary this time, but had on a different disguise; that of a well-to-do Englishman, in a light tweed suit and Dundreary whiskers.

Both men carried grips. After a sharp glance around the office, with its closed safe and unoccupied desks behind the brass railing, they put down their grips and advanced to the closed door of the private room. Apparently, they expected

to find somebody in there, and that somebody, of course, the young banker. That their intentions were dishonest, could not be doubted, and the fact that they were running a great risk did not seem to phase them.

Softly turning the handle of the door of the private room, the man with the smooth face opened it an inch or two, and looked in. He noted with satisfaction that the boy, as he sat at his desk by the window, was absorbed in his work, and that until he looked up, the back of the desk would cover their entrance. Gripping his companion's arm as a signal that all was serene, the two crooks walked quickly into the room. Before Bob realized the situation, the smooth-faced rascal gripped him by the throat and jerked him out of his seat on to the floor. Yanking a slung-shot out of his pocket, the fellow flashed it before the boy's eyes and hissed:

"We've got you dead to rights, young fellow, this time. Utter a single yawp and this persuader will make a dent in your skull that will mark your finish. It makes no noise, and is just as effective as a bullet. Now, then, we want the combination to your safe, outside."

As a gentle reminder of what was in store for him if he thwarted them, the man with the smooth face tapped Bob on the temple with the hard, round end of the slung-shot, and the contact was decidedly unpleasant. Bob knew that he was at the mercy of the two intruders. On the desk lay the tin box with \$18,000, belonging to his depositors, more than the total amount of his capital. Not over \$1,500 in money and other articles of value lay in the safe. His life was worth more than that, and it was clear to him that these men meant business.

"Well," gritted the man with the smooth face, threateningly, "are you going to spit it out? We're not going to wait more'n a minute for you to make up your mind. It's your life or what's in the safe. We're going to have the swag if we can get it, for that's what we came for, but if you balk us, you'll never live to chuckle over it. You'd better understand that before it's too late."

The man spoke coolly and direct to the point. His manner, even more than his words, indicated that his threat was no idle one. The situation was up to Bob. The rascal looked pitilessly into his eyes and fingered his weapon impatiently. The other scoundrel stood on the alert and awaited results. Almost before the smooth-faced man ceased speaking, Bob had decided that he must give in. He hadn't the ghost of a chance as things stood.

"Do we get the combination, or don't we?" said the crook.

"I'll tell you," whispered the young banker, for the grip on his throat prevented him from making much of a sound.

"You're sensible," replied the crook, grimly. "Your life is worth more to you than to us. What is the combination? Don't make a mistake," he added, significantly, "for time is precious to us, and if we fail on your account, you'll regret it."

"It is——" began Bob, when at that thrilling moment he saw out of the corner of his eye, somebody appear at the open doorway.

He recognized the newcomer as Captain Bowker, while just behind the captain he thought he saw the flutter of a woman's dress. The backs

of both the ruffians were toward the door, and so interested were they in getting possession of the safe combination, that they had not heard the captain's entrance into the outer office.

"It is what?" demanded the man with the smooth face, impatiently, as Bob paused.

"Nothing," replied the young banker, making a desperate effort to squirm away from the rascal's hold.

"No, you don't," cried the crook, tightening his grip.

"Hey, what does this mean?" demanded Captain Bowker, stepping forward, after recovering from the surprise the situation had occasioned him. "Let that boy up!"

The tall, thin fellow turned like a flash, while the smooth-faced man glanced up with a black look on his countenance. Bob took advantage of the captain's interference to make another attempt to break his captor's hold. This time he succeeded, so far as to get one arm loose, and he immediately seized the wrist of the hand that held the slung-shot. At that moment, Bessie Bowker's face appeared at the doorway, and she uttered a suppressed scream as she saw what was transpiring within the private room. The tall, thin rascal evidently figured the game was up, and operating on the principle that self-preservation is the first law of nature, he tried to escape from the room. The captain blocked this move.

"No, you don't, my fine fellow," he said. "There is evidently something wrong here. Run outside, Bessie, and bring help," he added, to his daughter.

As she turned to obey, Captain Bowker, who had dealt successfully with many a mutinous sailor in his time, caught the tall, thin man by both arms, squeezed them against his side and lifting him clear of the floor, threw him at his companion who was now struggling with Bob. The shock unseated the man with the smooth face, and he fell over on his side. Captain Bowker, giving them no chance to recover themselves, reached down and grabbed each by an ankle and yanked them on their heads and shoulders. The young banker easily regained his feet, and snatched the slung-shot from the rascal's hand.

"You didn't come a moment too soon, captain," he said; "and you've turned the tables on them to the queen's taste."

At that instant, Bob saw the smooth-faced man draw a revolver from his hip pocket. The captain saw the man's action, too, for nothing escaped his lynx eyes. Before Bob could act, Captain Bowker raised his foot and kicked the weapon out of the crook's grasp, breaking his wrist by the force of the blow from his heavy, square-toed shoe. The man uttered a cry of pain, and then a string of imprecations. Bob then jumped in and seized the tall, thin man, who was beginning to give the captain some trouble. The skipper, relieved of one of the two, twisted the smooth-faced man over on his stomach and sat upon him. As Captain Bowker tipped the scales at 225 pounds, the crook was helpless. Bob, having secured a seat on the thin rascal's stomach, held him down in spite of his most desperate efforts to free himself. This was the condition of affairs when Bessie returned with one of the janitor's assistants.

CHAPTER VIII.—Bob Takes Bessie to Central Park.

"Hello," ejaculated the assistant janitor, "what is the trouble here?"

"We have captured a couple of crooks," replied Bob. "Come here and hold this fellow down while I communicate with the police."

"Pick up that revolver, Bessie, and hand it to me," said the captain.

The girl obeyed.

"Now, my fine fellow," continued the skipper, addressing the tall, thin man, "lie quiet, or you may find an ounce of cold lead in your body."

The captain's tone showed that he was a man accustomed to being obeyed without question, and it had an immediate and convincing effect on the crook, who subsided with a smothered imprecation. Bob went to his desk, and communicating with "central," asked to be connected with the Old Slip police station. He stated the case to the policeman who answered him, and he was told that several officers and a patrol wagon would be sent to the office building at once. While Bob was using the wire, Captain Bowker rose from his roost on the back of the smooth-faced man, and, using the revolver as a significant persuader, made the two crooks get on their feet and stand with their backs against the wall. They looked discomfited and sullen over their defeat, and the glances they bestowed upon the stalwart skipper, to whose unexpected interference they justly laid their downfall, showed what they would like to do to him if they only had the chance. He stood over them with the cocked revolver, and his resolute attitude cowed them into temporary subjection. Bob hung up the receiver and then said to Captain Bowker:

"Captain, I am under the deepest obligation to you. You came just in the nick of time to save my office from being cleaned out by those scoundrels who took me unawares, and so got the upper hand of me. I thank you for what you have done in my behalf, and assure you that I shall ever think of you with the deepest gratitude."

"You're welcome, Mr. Honner," replied the captain in his breezy way, taking care not to remove his attention from the crooks. "Bessie and I just took it into our heads to pay you a chance visit, thinking as it was Saturday, we might persuade you to spend an hour or two aboard the bark. The sight that met our eyes on entering, rather took our breaths, but I saw right away that you were in the hands of the Philistines, so I pitched right in without wasting time asking for an explanation."

"I am pleased to see that you honored my office with a visit, Miss Bowker," said Bob, turning to the young lady, who had seated herself near his desk. "I regret, however, that your call has been marred by such a strenuous incident."

"I was rather startled, I admit, when I followed my father into the room, but I have quite recovered," she replied, with a smile.

He then explained to her how the men had come upon him while he was off his guard, made a prisoner of him, and threatened to brain him with the slung-shot, which he showed her, unless he gave them the combination of the big safe outside, so they could open it and take whatever was

of value out of it. Bessie looked very serious while he told his story, and sympathized with him in a charming way that added to the warm opinion he already had of her. The janitor's assistant, who had gone downstairs to wait for the policemen, and guide them to the office, had notified the janitor and the superintendent of the state of affairs in Banker Honner's office, and the two persons speedily put in an appearance. While Bob was explaining things to them, the police arrived and handcuffed the crooks. The young banker was told that it would be necessary for him to go to the station to make the charge, and the captain said that he and his daughter would accompany him. The officers took the prisoners away in the wagon, and Bob, Captain Bowker and Bessie followed on foot. Bob was told that the prisoners would be brought before the magistrate of the Tombs Police Court on the following morning for examination, and that he and his witnesses would have to be present to press the charge. After leaving the station, the young banker expressed his regret to the captain and his daughter, that it was necessary for them to appear in the police court to give their evidence at the examination.

"Don't worry about that, Mr. Honner," replied Captain Bowker. "We shall be glad to help along the good work of giving those rascals their just deserts. We shall consider it a favor if you will call for us on board the bark, as we might find some difficulty in reaching the police court by ourselves."

"I will call for you between half-past nine and ten. And, now instead of going to your vessel, I suggest that you let me take you both up to Central Park for the rest of the afternoon."

"I don't believe I can go," said the captain, "but I guess Bessie will be glad to accept your invitation."

"I shall be delighted to take her," replied Bob, pleased at the idea of having the girl all to himself. "Will you go, Miss Bowker?"

"As papa is willing, I shall be glad to," she answered.

So Bob and Bessie took a car, and went to the park together. The young banker showed her the sights of the place, and after a time they took a seat near the lake to rest.

"How do you like New York, as far as you've seen it?" he asked.

"Very much, indeed."

"I suppose you don't think it quite up to your own London."

"It wouldn't be fair for me to make a comparison," she replied, with a smile. "I know so much of London, and so little of New York."

"That's a square answer, at any rate. I've heard of Englishmen writing books on America after seeing not so much more than you have. What they said about this country would make your hair curl," laughed Bob.

"I shouldn't think they'd be able to say much about it if they didn't see much more of it than I have."

"Their imaginations supplied the deficiency. To be able to write intelligently about a country, I should think a person ought to reside in it for a year at least, and make a disinterested study of its advantages and disadvantages; the manners and customs of its people, and so on."

Bessie nodded as though that was her opinion, too. Then they branched off on to other topics. Bob told her how he had worked for Banker Barry for five years, before he succeeded to the business about two months since, and how he expected to make a big success of his venture.

"I've already done much better than I expected," he said. "And I look to see things improve right along as times grow better."

"Papa said you looked very young to be a banker, and at first he had some doubts about leaving his money on deposit with you. But the longer he talked with you, the more he liked you, and realized how bright and smart you are, so that all his doubts faded away."

"He need not fear about his money. He can draw the whole of it any day he wants to, for the cash is in the bank to meet his check. By the way, I call this one of my lucky days in spite of the narrow escape I had from those crooks, for I secured three new depositors this morning. That shows you I'm getting on."

"Papa won't want his money until the bark is ready to return to England, and that probably won't be for a month."

"I wish you were going to remain longer, here. I've taken a great liking to you, and shall feel lonesome after you have sailed away."

"Why, how absurd!" blushed Bessie. "Just as if I was of so much importance."

"Your father thinks you the most important person in the world. You don't know, but the feeling is catching," laughed Bob.

Bob wound up the afternoon by taking Bessie to the art gallery, after which he saw that she got back to the bark all right, and remained to tea on board the vessel.

CHAPTER IX.—The Stranger Who Called on Bob.

Bob, Captain Bowker and his daughter were present next morning in the Tombs Police Court when the two crooks were brought before the bar. The prisoners, who gave their names as John Griffin and Len Hood, pleaded not guilty. Bob then took the stand and told his story, after which the captain and his daughter testified. The magistrate remanded the prisoners for the action of the grand jury. It was noon by the time the proceedings were over, so Bob told Captain Bowker that he and Bessie might just as well accompany him home instead of returning to the bark. They offered no objection to this, so Bob took them up to his house where he introduced them to his mother and sister. The two girls took an immediate fancy to each other, and were soon talking together like old friends, which pleased Bob immensely. After dinner, Bob, Bessie and his sister took a walk around the neighborhood, while Mrs. Honner entertained Captain Bowker. Bessie insisted on helping Grace Honner get tea ready, and when the meal was over, Grace carried Bessie off to her room to show her private treasures, wearing apparel, and other things that girls like to exhibit to one another. When they showed up in the parlor again, Bob declared that it was real mean of them to leave him out in the cold for so long.

"Don't pay any attention to him, Bessie," said Grace. "Boys are an awful nuisance around the house, don't you think?"

Bessie declined to commit herself on the subject, favoring Bob with one of her sidelong glances that increased his admiration for her. The three were laughing and chatting gaily when the clock struck nine, and Captain Bowker remarked that it was time for Bessie and himself to return to the bark. Bob offered to accompany them, but the skipper said it wasn't necessary for him to go all the way downtown.

"You may see us to the elevated station, then we'll be all right, for a South Ferry train will land us at Hanover Square, from which it is but a short walk to Pier 11," said the captain.

Bob saw that they got the right train, and promised Bessie that he would take tea with her and her father on Tuesday night. Next morning Bob sold his first foreign draft. It called for 1,000 florins, equivalent to a little more than \$370, and he made it out on his Budapest correspondent in Austra-Hungary, the city where his customer was bound for. He also sold the man a few English sovereigns, and French gold, for use on his way. That day also marked his first call loan of \$5,000 to a broker on the same floor. After that he had frequent applications for loans, but had to turn most of them down, owing to lack of capital. In order to try and give his banking department a boost, he got out a neat four-page booklet and sent it around to all the small tradesmen in the neighborhood. On Tuesday afternoon, when he left his office to take tea aboard the Windsor Castle he was followed, without being aware of the fact, by a dapper-looking young man who looked as if he might be a Wall Street clerk. This person shadowed him to Pier 11, and saw him go aboard the bark. He waited around the dock for nearly an hour, and when Bob did not reappear, he went away. On the following afternoon, the same young man followed Bob to the Hanover Square station, got aboard the same car and left it at the 129th Street station, when the young banker did the same. He followed on behind till he spotted the house where Bob lived, then after making a note of it, went downtown as far as a certain saloon in the Tenderloin, where he met a man who looked as if he might be a sport. Bob had arranged to take Bessie and his sister to the theatre on the following evening.

After the show, the captain's daughter was to go home with them and stay all night at his house with Grace, returning to the bark in the morning with Bob. About half-past four, Bob left the office, went to Pier 11 and escorted Bessie uptown to dinner, at his house. He and Bessie had nearly an hour's talk in the sitting-room, before Grace got home from her work, and he improved every moment of it to make himself solid with the pretty English girl, who seemed to be as much taken with him as he was with her. After dinner, while the girls were getting their duds on, there came a ring at the bell. Mrs. Honner answered it. She found a sporty-looking man on the doorstep.

"Robert Honner lives here, I believe?" he said.

"Yes, sir."

"Is he in?"

"He is."

"Tell him I'd like to see him."

"Will you give me your name?"

"Edward Martin, madam."

"Will you step into the sitting-room?"

"I'd rather see Mr. Honner out here, as I'm in a hurry."

Mrs. Honner found Bob adjusting his necktie in his room.

"Edward Martin?" he said. "I don't know him. Did he mention his business?"

"No. He wouldn't come in, but is waiting for you at the front door."

"All right. I'll see him," said Bob.

In a few minutes Bob went to the door, and found his visitor standing there.

"How do you do, sir? You wish to see me, I believe."

"I do if you are Robert Honner," was the reply.

"That's my name."

"Well, I've called to see you about that affair at your office, last Saturday."

"What about it?" asked Bob, shortly, on his guard at once, for he believed this man was a friend of the two crooks who he had heard were let out on bail the day before.

"I want to see if some arrangement can be made by which you will agree to let up on the men you had arrested."

"I suppose you are a friend of theirs, Mr. Martin?"

"I am interested in the case."

"I'm afraid you have only wasted your time in calling on me, about the matter. The men are professional crooks whose pictures are in the rogues' gallery. They entered my office for the purpose of cleaning out my safe. The man who gave the name of Griffin at the police court, which the detectives say is not his right name, assaulted and threatened to kill me unless I gave him the combination. He and his pal might have succeeded in carrying out their purpose, but for the unexpected appearance of a friend of mine, who soon put a quietus on them. This man Griffin attacked me once before in the office, and he and another pal shoved me into an empty safe, where I probably would have suffocated, but for the fortunate fact that the safe was moved shortly after, and I escaped. After being up against this kind of treatment from this crook, you can hardly expect me to let up on him or his associate, when I have them dead to rights. No, sir, they'll go up the river if I can send them there."

"That won't do you any good, and will only make enemies for you. These men have friends who will do you up if you press matters against them."

"Did you come here to intimidate me?" demanded Bob.

"No. But you might as well understand what you are up against. Every crook has his friends, and they always stand by him, especially when he's in trouble. If they cannot save him, they try to get square with the person who put him behind the bars."

"That's a pretty state of things," replied the young banker indignantly. "The public is expected to put up with whatever these crooks do to them, and then say nothing afterward, I suppose. Well, I'm not built that way."

"As the case stands, you haven't suffered very

materially from these two men. If you are easy with them, I'll undertake to say that they'll let up on you hereafter. But if you send them up, I won't answer for the consequences to yourself. Their friends will get back at you at the first chance."

"Look here, Mr. Martin, I'm not going to compromise with a couple of rascals who prefer crooked methods to earning an honest living. I owe a duty to the public as well as myself. The police justly complain that half the scoundrels in this town escape punishment because their victims are afraid to press complaints against them. I should feel sorry for myself if I didn't have any more backbone than that."

Bob spoke firmly and to the point, and his visitor saw that it was useless to continue the interview, so he muttered a curt good-night and went away.

CHAPTER X—Mrs. Griggs, Financier.

Mrs. Honner was curious to learn what the strange visitor wanted with her son, but Bob put her off with an evasive answer, for he knew she would be worried if he told her the truth. By that time the girls were ready, and the three young people left the house in the best of spirits, for Bob was nowise depressed by his unsatisfactory interview with Edward Martin. After the show the young banker treated his charges to ice-cream and cake, and they reached home close on to midnight.

Grace left the house next morning at seven, for she had to be at her place of business at eight, but it was an hour later before Bob and Bessie went downtown together. He escorted her from Hanover Square station to the bark, had a short talk with the captain and then went to his office. When he returned from his lunch about half-past one, he found a man waiting to see him. After he had entered his private room, Billy showed him in.

"Well, sir, what can I do for you?" asked Bob, looking at his visitor who had given his name as LaGrange.

"I have lately started in the wine and liquor business on Pearl Street. Here is my card. I have received a consignment of French cognac from Bordeaux. Being short of funds I could not pay the duty, and the stuff was taken to the government storehouse on Washington Street where it is now held in bond. I want to raise some money on the bill of lading so that I can release a portion of the goods. I was referred to you by Mr. Henry Brown, importer, No. — Pearl Street, one of your depositors. He said he thought I might be able to arrange the matter with you."

"Let me see your bill of lading," said Bob.

His visitor produced it.

"What is the amount of duty assessed against the brandy?"

Mr. LaGrange stated the sum.

"If you will give me your note for thirty days, with a satisfactory endorser for the amount of the duty, I will let you have the money at six per cent."

"I don't believe I could secure an endorser who would answer, Mr. Honner."

"Mr. Brown would be satisfactory."

"I'm not well enough acquainted with Mr. Brown to expect such a favor from him."

"Well, then, give me your note for the money, and transfer this bill of lading to my name. I will then release the consignment from bond and you can remove two-thirds of it to your store. When you pay the note I will return you the bill of lading, and you will be able to get the balance of your consignment on payment of charges."

Mr. LaGrange agreed to that arrangement, and it was put through after Bob had communicated with the government storehouse and found out that everything was all right.

Although the deposits had little more than doubled since Bob assumed control of the business, most of which he had out on call loans at a fluctuating, but profitable rate of interest, he didn't begin to have capital enough to meet all the demands made upon him. Brokers who had traded with Banker Barry were constantly coming in to raise a loan on gilt-edge securities, and the boy had to turn them down as a rule, because he seldom had available funds enough to accommodate them.

"If I had \$100,000 at my back, I could put out every cent of it," he told his cashier.

"I guess you could do that," nodded old Mr. Willoughby. "Once on a time, Mr. Barry had more than that much out on good collateral. But since hard times reduced his depositors and their balances, he scarcely had out over \$60,000. You are doing remarkably well, though, not only to hang on to the old guard of depositors, but to get several new ones. I think it is only a matter of time when you'll build up a big business."

That afternoon as he was returning to his office after lunch, he noticed a very plainly dressed little old woman start to cross Wall Street from the corner of Broad. At that moment a heavy express-wagon dashed around the corner of Nassau Street into Wall, at a pretty tidy clip. A cab and an automobile were coming up Wall, from the direction of Pearl Street. The old woman had her eyes on the cab and the auto, but did not notice the express-wagon till the horses were almost on top of her. Overcome by terror, she stood rooted to the spot, and would have been run down but for Bob's presence of mind. He took in the situation at a glance, and dashed forward. Catching her around the waist, he swung her out of the path of the wagon, and landed her in safety on the opposite sidewalk. It was done so quickly that it attracted little attention, except from the driver of the express-wagon and the chauffeur of the auto. The little old lady was pretty badly demoralized by the narrow escape she had had, and she stood all of a-tremble, gazing at her brave rescuer, and utterly unable to speak a word.

"You're all right, now, ma'am," said Bob. "Can I be of any further service to you?"

"You have saved my life," she said, almost in a whisper.

As the young banker wasn't sure but that he had, he did not attempt to deny it.

"You are a brave young man, and I won't forget what you have done for me," she added.

"That's all right, ma'am. You're welcome. As you seem to have recovered now, I will bid you goodbye."

"One moment, please," she said, grasping him by the sleeve as he started to leave. "What is your name?"

"Robert Honner."

She took a small memorandum book out of her bag and wrote it down.

"You work in this neighborhood, I presume," she said.

"Yes, ma'am."

"For whom?"

"Myself."

"Yourself!" she exclaimed, looking at him hard.

"Yes, ma'am. There is my business card," replied Bob, taking one from his vest pocket and handing it to her.

The little old lady glanced at it, and then at Bob again.

"You are young to be a banker," she said.

Bob smiled and bowed. He had heard that remark so many times within the last two months that he was becoming used to it.

"I see you have succeeded Banker Barry."

"Yes, ma'am."

"Well, young man, I am very grateful to you for saving me from being run over and, as I said before, I shall not forget it. Good-afternoon."

She turned and walked up the street toward Broadway. Bob looked after her a moment, and then as he turned toward his office, a big broker with whom he was acquainted, slapped him on the back.

"Hello, Honner, I didn't know that you were acquainted with Mrs. Griggs," he said.

"Mrs. Griggs!" ejaculated Bob.

"That's what I said. How long have you known her?"

"I don't quite understand what you are trying to get at," said the puzzled boy.

"I asked you long you have known Mrs. Griggs."

"I don't know any Mrs. Griggs!"

"You don't, and yet you've been talking with her several minutes, right here in front of the sub-treasury."

"Do you mean that little, old lady?"

"Who else?"

"Do you know her?"

"I know her by sight and reputation."

"Reputation! What do you mean by that?"

"You ought to know, seeing that you're acquainted with her."

"I'm not acquainted with her. Never saw her before, to my knowledge."

"How came you to be talking with her, then?"

"I saved her from being run over by an express-wagon."

"You did!" exclaimed the broker, in astonishment. "When did this happen?"

"A short time ago, in the middle of the street."

"Well, well, you surprise me. So you saved Mrs. Griggs from being run over? That ought to prove a lucky stroke for you."

"How so?"

"Why, if you should ever be hard pressed for

money, I dare say she'd help you out in consideration of what you did for her."

"Has she got money?"

"Has she? She's rolling in it. Why, everybody in Wall Street knows that Mrs. Kriggs is worth all kinds of money, and yet you pretend to be ignorant of the fact."

"You don't mean to say that that little plainly-dressed woman I was talking to is Mrs. Martha Griggs, the well-known financier?" he cried, in astonishment.

"Why, of course, she is. Didn't you know, and you a budding banker?" laughed the broker.

"No more than a baby," answered the boy.

"And you've been nearly six years in Wall Street. I think that's a good one on you."

"I've heard about Mrs. Griggs a hundred times, but I've never seen her."

"Her picture has been printed in the papers a number of times, and she's known to be a woman who puts on no style. She doesn't look as if she was worth a thousand dollars, or even half of it, yet she's known to be worth many millions. So you saved her from being run over? She ought to loan you a million for a year without interest, to boost your business. She could do it without missing it."

"She told me that she was grateful to me, and wouldn't forget it," said Bob.

"Then you may depend on it that you are liable to hear from her again. She is a woman of her word. I'd sooner take her word than some men's bonds. She's got more money out at interest in Wall Street than any two men in her line of business."

Thus speaking, the broker said good-by and walked off, leaving Bob in a state of wonder at the unpretentious appearance presented by the wealthy Mrs. Griggs, who was one of the most noted characters in the financial district.

CHAPTER XI.—Bob's Good Fortune.

"So that was Mrs. Martha Griggs," muttered the young banker. "Just to think it was my luck to save her from being run over! No one to look at her would think she is worth a barrel of money. Green will have a standing joke on me, after this. He will tell all his friends that I saved Mrs. Griggs's life, talked to her several minutes, and then left her without knowing who she was. Every broker who knows me will quiz me about it. Well, I can't help it. I didn't know her, and as she didn't tell me her name, I don't see why I should have recognized her. I wonder if she'll take any further notice of me? She put my card in her bag, so maybe she'll honor me with a visit some time."

When Bob reached his office, he told Mr. Willoughby about the incident and how he had learned Mrs. Griggs's identity from Broker Greene.

"I wouldn't be surprised, but you have done a good thing for yourself," said the cashier. "If Mrs. Griggs took it into her head to give you a boost, she'd do it."

"I don't want anybody to give me a boost. I'm getting along all right," replied Bob.

"You're greatly handicapped for capital. You would do ten times the business if you had the money to back you."

"I know that, but I don't expect Mrs. Griggs or anybody else, to furnish it."

"If she offered to loan you \$100,000, without security, at two percent, which you could put out at six percent, you wouldn't refuse the favor, would you?"

"I'm not figuring on anybody loaning me any amount of money at two percent, even on gilt-edge security if I had it to offer."

"In all probability, you saved the lady's life, and her gratitude might assume such a substantial form," answered Mr. Willoughby.

"That is very much like being paid for doing one's duty, and that is something I don't believe in," replied Bob, turning away and entering his office. Next day was Saturday, and Bob had a date with Bessie Bowker for the afternoon. He intended to take her to Bronx Park, and show her the sights up there. Then she was to take dinner with the Honnors, and afterward go with Bob and his sister to the theatre.

She was to stay all night with Grace, and next morning Bob was to take the two girls on a long trolley ride, returning home in time for dinner, to which the captain had been invited. Then the young banker was to accompany them back to the bark, take tea and spend the evening on board. Such was the programme that Bob looked forward to with a great deal of pleasurable anticipation. About eleven in the morning, Billy entered the private office and announced Mrs. Griggs.

"Show her in, Billy," said Bob, quite tickled that the little old lady had honored him with a call so soon. Billy ushered her in with a lofty air, as if he was conferring a favor upon her, for her plain attire and unpretentious manner did not greatly impress him.

"Pleased to see you, Mrs. Griggs," said Bob, rising and advancing to meet her.

"Thank you, Mr. Honner. I thought I would give you an early call to express more suitably the gratitude I feel toward you for saving my life, yesterday," said the old lady, seating herself beside his desk.

"I hope you won't think of thanking me any more, Mrs. Griggs," replied Bob. "I didn't do any more for you than I ought to have done, under the circumstances. You were in danger, and it is every man's duty to help a person who is in peril."

"I admit that, Mr. Honner; and it is also the imperiled person's duty, if saved to appreciate the favor, and if possible, return it in some way."

"Well, we won't quarrel over the matter, Mrs. Griggs," laughed Bob. "I trust that you did not suffer any bad effects from your fright."

"None whatever. You have quite a cozy little office. How long have you been in business for yourself?"

"About ten weeks."

"How are you doing?"

"First-class, considering my limited capital."

"Have you many depositors in your banking department?"

"Not many. Mr. Barry turned over to me something less than \$15,000 in balances belonging to the few customers who remained faithful to him. I have since acquired four new depositors, and the sum total I am now carrying for my customers averages about \$35,000."

"I suppose you would not object to a new depositor," said Mrs. Griggs.

"I should say not. I'd like to have a couple of hundred new ones."

"I presume you would accept me as one of the two hundred?"

"I should be delighted. It would give my business a boost if it was known that I had your name on my books."

"Well, I will become one of your depositors, and you have my permission to let the fact become known, if you think it will benefit you."

"I am very much obliged to you, Mrs. Griggs. You are doing me a great favor."

"Not half as much as you did for me." Bob stepped to the door and told Billy to bring in the signature book. The office boy got it from the cashier and laid it on Bob's desk, wondering if the little old lady intended becoming a customer of the office. Mrs. Griggs placed her well-known signature, which was good for a dozen million if attached to a check, in the book. Bob then began filling in a deposit slip.

"How much shall I put down?" he said, looking at his visitor inquiringly. Mrs. Griggs opened her bag, and took out a check, made payable to the young banker's order. It was drawn on the lady's principal bank, the Manhattan National, and called for \$100,000. Bob gave a gasp when he saw the amount.

"Have you really \$100,000 worth of confidence in me, Mrs. Griggs?" he asked, eagerly.

"That is pretty good evidence of the fact, isn't it?" smiled the lady.

"It certainly is, therefore, I think it my duty to tell you that my whole capital scarcely amounts to \$11,000, half of which I owe to Mr. Barry. If, as soon as I collected your check, I closed up the office and ran away to parts unknown, you would have absolutely no security to fall back upon."

"If I had the slightest suspicion that you were that kind of a young man, I would take a different method of expressing my gratitude to you."

"I have done business in the financial world for thirty years or more, and have had to do with all kinds of people. My long experience enables me to form a pretty correct idea of a person's character after a very brief interview. I have seldom failed in my first estimate of men. I know men I would loan a million to, on their word alone, were it not that life is uncertain, and to guard against accidents it is best to have things down in black and white. Well, I'm not going to worry over the small amount of your capital. I am satisfied that my money will be safe with you. At any rate, I consider my life worth more than \$100,000. This money will enable you to extend your business, and consequently enlarge your capital. You ought to be able to make at least six percent, out of it, at the present state of the money market. That you may get the full benefit of this deposit, I will guarantee not to draw against it for two years. As I cannot tell how long I may live, I will sign a paper to that effect, so that in the event of my death, my heirs cannot demand the money of you before the expiration of that period. Further, that you may not feel under any compliment to me for this deposit, I will expect you to pay me two percent, per annum, semi-

annually. That should give you a clear profit of four percent, if you loan the money on call, or three percent, on whatever you put out on gilt-edge mortgages."

"Mrs. Griggs, I really don't know how to thank you," replied Bob, almost dazed by his good fortune. "You are putting me in the way of making anywhere from \$7,500 to \$10,000 in two years, not to speak of the prestige your name will lend to my banking department, which is likely to be worth a deal more to me."

"You don't want to thank me young man. The obligation is all on my side. I am worth a good deal of money, one way or another, but what good would it be to me to-day had I lost my life yesterday? I am not only grateful to you, but I have taken an interest in your success, for it is quite a novelty to me to see a person as young as you are trying to make your way in Wall Street, in a business that requires a wise head to run successfully. I shall drop in occasionally, and see how you are getting on. Should you wish to ask my advice at any time on the question of a time loan, you will find me at my quarters in the Manhattan National Bank Building every business day, between the hours of eleven and one. I will give you my office telephone number, also that of my house, in case you need to call me up."

Bob took them down, and then made out a pass-book for his important depositor. After their business was concluded, the little old lady and Bob talked together on very friendly terms for nearly half an hour, after which she took her leave. Bob then called his cashier into the private room.

"I suppose you know my visitor was Mrs. Griggs?" he said to Mr. Willoughby. The cashier nodded.

"She has become a depositor of the bank."

"Indeed. You are very fortunate."

"I should say so. She has practically made a special deposit of \$100,000, which she has agreed in writing shall remain with me for two years from this date."

"Allow me to congratulate you, Mr. Honner. You will be able to do a good business after this. You must let the fact become publicly known, that Mrs. Griggs is a large depositor. This will give your bank the stability it has lacked."

"That's right," nodded Bob. "I ought to be able to show good results after two years with this added, though borrowed, capital."

"There is no reason that I can see, why you shouldn't. You are in a much better financial condition than Mr. Barry was, before he received his big legacy, and he did a very profitable business, all things considered."

CHAPTER XII.—Attacked in Bronx Park.

Bob was in great spirits when he appeared aboard the bark that afternoon.

"You seem to be unusually happy, young man," said Captain Bowker, slapping him on the shoulder.

"I have reason to be. I did something yesterday, that has panned out a cool \$100,000 today," he said.

"You don't mean to say you have made that

amount of money?" said the captain, while Bessie, who was listening, opened her eyes very wide, indeed.

"No. I didn't make it. But I got a new depositor who went in for that amount, and has agreed to let it remain with me for two years. That makes my little bank as solid as a rock, for that time at least."

"You are very fortunate."

"That's what I am. I shall be able to do considerably more business now, and that will mean a big income, most of which I shall add to my present capital."

Bob explained some of the ways he could use the \$100,000 with profit to himself, and then he asked Bessie if she was ready to go to Bronx Park.

"I only need to put on my hat," she smilingly answered.

Ten minutes later, they walked down the steps to the dock and started for Hanover Square station. Two well-dressed men, whose faces were covered with bushy whiskers, who had been standing carelessly on the pier near the bow of the bark, followed behind them. These men had previously followed Bob from Wall Street to the pier, and after seeing him go aboard the Windsor Castle, had hovered around until he reappeared with Bessie. When Bob bought a couple of elevated tickets, these two men were right behind him. They boarded the same car that Bob and Bessie did, and took seats not far away from them.

When the train rolled into 129th Street, the men got up as if they were going to get out, but seeing that the young people made no move, they resumed their seats and conferred together in very low tones. Bob and Bessie made no move at all to leave the train, till Bronx Park station was reached, then they got out. The two men, who had been wondering where they were going, got out, too. They now guessed the destination of the young people, and strolled after them. Bob and Bessie entered Bronx Park and went to the Zoo first, to see the animals and birds. Here they found quite a crowd of sightseers who, like themselves, were passing the afternoon at the park. The two whiskered men mingled with the crowd, but never for a moment lost sight of the young banker and his fair companion.

Having seen all they cared of the menagerie, Bob carried the English girl off toward the river, beside which they strolled in the sunshine, and gradually left most of the people behind them. The two men followed at a distance, apparently without any definite object in view. Bob and Bessie were so interested in each other's company, that they took little note of where their footsteps led, and by and by they wandered into the less frequented and wilder part of the park. They did not look behind even once, and consequently were ignorant of the near-by presence of the two whiskered men. Presently they reached the edge of the woods, not far from a one-story building that had originally been used as a tool house, but was now empty. Bob now woke up to the fact that they had gone far enough in that direction, and they turned about and retraced their steps.

Then it was that for the first time they observed the two men who had been following them.

As there was nothing particularly suspicious in the appearance of the strangers, neither Bob nor Bessie gave them more than a glance as they passed the spot where the men had stopped. The next thing both knew, was an arm thrown around their necks, their heads forced back, and a handkerchief forced over their mouth and nose. In a very brief space of time, Bob and Bessie lay unconscious in the arms of the two rascals.

"We'll take them to that building yonder," said one of the men, who was no other than the smooth-faced crook named Griffin. "If the door is locked, I'll force it with a small jimmy I have in my pocket. We'll leave our prisoners in there until we can get some kind of a conveyance to take them away."

"All right," replied his companion, who was the tall, thin man who gave his name in the police court as Len Hood.

After a wary glance around, to make sure how the land lay, they carried their victims to the one-story hut, and found the door locked. Griffin easily and quickly forced the door open, and they carried Bob and Bessie inside, and placed them in a corner with their backs against the hut. The door was closed upon them, secured in place by a small piece of wood, and the pair of rascals hurried off back the way they and the young people had come. A cab was standing in the driveway, near the path that led to the Zoo.

"We must secure this vehicle," said Griffin. "It is just what we want."

"That is easier said than done," growled Hood.

"We'll have to work it by strategy. The driver hasn't seen us yet. Sit down on the edge of the driveway and hold one leg across the other as if it was hurt. I'll try and entice the cabman over to help me carry you as far as the path. We'll then throttle and chloroform him, and leave him in the bushes to come to, of his own accord, while we'll make off with his rig."

Griffin walked up to the cab.

"I say, my man," he said to the driver. "Will you help me carry my friend yonder, to this path?"

"What's the matter with him?" asked the cabman.

"He's sprained his ankle and can't walk. I'll give you half a dollar if you'll give me a lift with him."

"Well, I guess I can do that for you," replied the driver, getting down from his seat.

The success of Griffin's game depended on whether or not the coast remained clear of people, who were frequently coming in sight in either direction to and from the Zoo, at the moment they tackled the driver. Fate played into their hands, and in five minutes the driver of the vehicle lay unconscious, out of sight in the bushes.

"Good," said Griffin, "the cab is ours."

They were presently seated on the elevated seat, driving toward the building in the lonesome locality where they had left Bob and Bessie. They encountered no one along their route, and soon reined in, not far from the tool-house. After a careful look around, they carried first Bob and then Bessie from the building and placed them in the cab.

"They won't come to for three or four hours,"

said Griffin. "That will give us all the time we want."

He drew the blinds down on either side, then they remounted, and proceeded to drive out of the park. Taking to the street outside, they drove along, making several turns till they came to a road that led north. Only an occasional house lined this thoroughfare, and they proceeded along it for nearly an hour, at the end of which time they sighted a good-sized house, surrounded by a stone wall. This was Doctor Brown's private sanitarium for patients afflicted with various kinds of real or alleged dementia. Doctor Brown was in reality an ex-convict and one-time crook. He and Griffin had been chums once upon a time.

When Martin, the politician, reported the non-success of his effort to square matters with Bob Honner, Griffin and his friends decided that the boy must be spirited away somewhere, and held until the case against him and Hood had been fixed up with the assistance of a pull, worked in the proper quarter. Griffin thought of his old pal Brown, and called upon him at his sanitarium to see if he would help him out. Although there was some risk in the matter, Brown consented to take charge of the young banker if Griffin brought him to his place. Griffin and Hood then began to lay plans for capturing Bob, on the quiet. Figuring that Saturday afternoon was a good time to get down to business, they had, as we have seen, shadowed the young banker from his office to Pier 11, and then followed Bob and Bessie to Bronx Park.

They had not at first included the girl in their scheme, but as she was with Bob, and was also a witness against them in the case, they decided that she should share the same fate designed for the boy. When the cab reached the gate of the sanitarium, Griffin dismounted and rang the electric bell, which communicated with the lodge just inside. Before opening the side gate, the gardener of the establishment, whose duty it was to inspect all visitors before holding any communication with them, opened a narrow wicket and looked out.

"Well, what do you want?" he asked gruffly of Griffin.

"My name is Griffin, and I want to see Doctor Brown. I have two patients in the cab, one of whom I have made arrangements with him to take. I want to talk to him about the other."

"Wait a moment," said the gardener.

He closed the wicket, went into the lodge, and opened up telephone communication with the doctor at the house. The result of the pow-wow was, he got instructions to permit the cab and its passengers to enter the grounds.

CHAPTER XIII.—Bob Finds Himself in a Perplexing Situation.

When Bob regained his senses he found himself in a small room.

His head ached, and he was conscious of a dizzy feeling, when he tried to sit up. His thoughts soon centered around Bessie. Where was she, at this moment? Probably in the same house where he was. He figured that they had been picked

up unconscious in the park and carried to this building to be attended to. Every moment he looked to see somebody enter the room to see how he was getting along, but as the moments passed, nobody came. The house was very still, as if everybody had gone to bed. He began to wonder what time it was. That put him in mind of his watch.

"I suppose it's gone, with my \$20 wad in my vest pocket, for of course the men could have had no other object in attacking us, except to clean us out of our valuables. I was a fool to wander with Bessie, so far away from the beaten paths. The damage is done, however, so there is no use of crying over spilled milk."

Bob finally sat up on the bed.

"I'd like to strike a light, but I suppose my silver match-safe has gone with the rest of my property," he muttered.

To make sure of that fact, he slipped his hand into his trousers pocket, and to his surprise and satisfaction, his fingers closed over the match-safe.

"They overlooked that. They could have raised half a dollar on it, or a quarter, at any rate," he said, as he pulled a match out and struck it.

The match flared up and gave him a partial view of his surroundings. The room was about six feet wide, by ten feet long. It was furnished with an iron cot, an iron wash-stand, a small table, a chair, and a shelf with a looking-glass above it. There were no curtains to the window, and the plain, dark-colored shade was rolled up, giving a full view of out of doors, under the mantle of night. On the shelf stood a comb and brush, both secured to the shelf by thin brass chains, and a cheap candlestick in which was about an inch of candle.

"Nothing gaudy about this place," thought the boy, as the match expired in his fingers.

He walked over to the wash-stand, lifted the metal pitcher which appeared to be filled, and turned some of the water into the metal bowl. He laved his face well, dried it with a towel, and felt much better. He walked to the window and looked out. Then he saw the heavy bars outside.

"I wonder why they put such thick bars on this window," he muttered. "One would think this was a cell, in a prison. I guess I'll hunt up the people in the house and find out where Bessie is. Mother and sis will be wondering what has become of us. It must be long after supper time, and we were to be home about six o'clock."

He turned, walked over to the door that communicated with a corridor outside, and turned the knob. To his surprise, the door was locked.

"That's funny. Why should I be locked in?"

He struck another match and looked at the key-hole. There was no key in it. The flare of the match showed him his watch-chain in its usual place. He felt for his watch in a mechanical way and found it was in his pocket. Then he felt for his roll of bills in the other pocket, and found them safe, too.

"If that doesn't beat the band!" he exclaimed. "I wasn't robbed, after all. The rascals must have been interrupted at their little game after drugging me, and ran away before they could get hold of my valuables. Bessie probably

screamed and her cries brought help. That, however, does not account for me being locked in this room with bars on the window as if I were a criminal."

Bob struck another match and looked at his watch. The hour was five minutes after ten.

"It is certainly late. I must attract the attention of the people in the house, as they don't seem in a hurry to come in here of their own accord."

Accordingly, he pounded lustily on the door. The noise he made echoed through the corridor outside, but brought no response. Bob repeated the pounding at intervals, but it did him no good.

"Blessed if I understand this thing at all," he said, sitting on the bed to consider the situation from all its points. "It doesn't look just right to me."

After a while he struck another match, and seeing the candle in the candlestick he lit it, and examined the room with more critical attention. He found out nothing new. Eleven o'clock came, and the distant lights in the landscape vanished one by one. The silence of the house, and air of solitude outside, made him feel lonesome. The whole thing wore such a queer aspect that he now began to feel greatly worried about Bessie. She had left the bark under his charge, and he considered himself responsible for her safety. Angry and disgusted with the turn of events, he commenced a fresh and louder banging on the door. Presently he heard steps coming along the corridor, outside. The steps paused in front of his door. A heavy bolt was shot back, the door opened, and a light flashed in his face. A stalwart, hard-looking, smooth-faced man blocked the opening.

"Look here, my fine fellow, you want to quit your racket, d'ye understand?" he said gruffly. "Just you turn in and be quiet, or I'll knock your block off. So don't let me hear from you again tonight, or there'll be somethin' doin'."

With these words, he slammed the door in the astonished Bob's face, shot the bolt, and his retreating steps died away down a flight of stairs, at the end of the corridor. The young banker was simply paralyzed.

CHAPTER XIV.—Bob Discovers Bessie.

"What does this mean? Am I a prisoner? By George, it looks like it! And how about Bessie?"

He couldn't see any reason why he should be locked in that room, and then addressed by a tough-looking man as if he were a common pick-pocket. He spent another half hour thinking the matter over. The room began to feel so close that he threw the window up. He examined the bars by candle light, and found them as solid as a rock. Escape was not possible that way, and the door being bolted, he was evidently there to stay until somebody let him out. He placed the candle on the floor, and as he did so, he noticed the outline of a trap-door in the floor, under the bed. He quickly moved the bed out from the wall, and looked at the outline closer. The trap fitted so neatly that it wasn't possible to raise it with his fingers. But he had a stout knife in his pocket, and he brought it into action.

Inside of half a minute, he had pried the trap

up and was looking down into a dark void. Flashing the candle down into it, he saw that it wasn't over three feet deep, and hardly more than two wide. Bob, wondering where this odd passage led to, let himself into it. He crawled along for several yards when the light showed him another trap above his head, which evidently communicated with another room.

"Maybe I can get out this way," he thought.

He pushed the trap up, and the light showed the bottom of another bed above him. He crawled up, and then out from under the bed. As he rose to his feet, he saw a female fully dressed, stretched upon the bed. Flashing the light on her face, he recognized Bessie. She was asleep, but it was a troubled one, and there were traces of tears around her closed eyes. The light awoke her, and she started up with a stifled scream.

"Hush, Bessie! It is I—Bob."

"Oh, Bob, is it really you?"

"Yes. Are you a prisoner, too?"

"A prisoner! Oh, Bob, what does this all mean?"

"That's what I've been trying to find out, but can't. I found myself a prisoner in the next room when I came to my senses, for I was drugged by one of those men in the park."

"So was I."

"Great Scott! Is that so?"

"Yes. The next thing I knew, I was in this room, and when I tried to get out I found the door was locked, and I couldn't. So I've been here ever since, wondering why I was in this house, and worrying about you."

"Were you really worrying about me, Bessie?"

"Yes, I was afraid something had happened to you."

She looked so wistfully into his face that he couldn't help putting his arms around her and drawing her to him.

"Do you care for me, Bessie?" he asked, forgetting all about the seriousness of their position.

"Yes, I care a great deal for you."

"Do you love me, just a little?"

"I love you with all my heart," she said, nestling close to him.

With a thrill of joy, he lifted her face to his and kissed her. Thus they sat together for some time, oblivious to their surroundings. Then Bob woke up to the realities of the moment.

"We must get away from here, Bessie," he said.

"Yes, yes; take me away, do."

"I will if I can manage it any way. You have not asked me how I got into your room. Well, I'll tell you," and he explained about the trap doors and the passage underneath the rooms. "The passage goes on further," he continued. "I'm going to investigate it. Wait till I come back and let you know what I have discovered."

Crawling under the bed with the candle, and dropping back into the passage, he pursued his investigations as far as the third trap. Crawling out, he found himself in another small room with barred window. It was unoccupied, and trying the door he found it not fastened. He stepped out into the long corridor. Going to the door of Bessie's room, he unbolted it and let her out.

"Now maybe we can escape from the building if we're cautious enough. It looks as if the persons occupying this house have some object in keeping us prisoners here. We must steal the march on them while they are asleep, as they doubtless are, at this hour. Wait a minute. I'm going to close the traps so as to puzzle them as to how we got away."

He unbolted the door of his own room, replaced the trap-door and the bed as they were before. Then he rebolted the door, and replaced the trap under the bed in the room Bessie had occupied. After closing the third trap, he led the way cautiously downstairs to the next floor. From the second floor, they went on to the first, over a thick carpet which deadened their footfalls. They reached the front door without misadventure, and found it locked and bolted. Suddenly a door opened at the rear of the hall, and a man appeared with a lamp. With great presence of mind, Bob opened a door on his right, and drew Bessie into a room which happened to be Doctor Brown's office. He hurriedly struck a match and looked around. For fear the man might come in there, Bob pushed Bessie behind a lounge and followed himself.

It was well for them that they hid themselves, for the man with the lamp entered and looked around the room. Then he passed out again. After trying the front door, he retired the way he came. Waiting nearly ten minutes, the young people left their hiding spot. Bob then struck another match and examined the room more critically. It was handsomely furnished in good taste. The desk was not closed and Bob, who wanted to find out something about the character of the occupants of the house, looked it over. A pad of lithographed letter-heads bore the words, Dr. Rutherford Brown's Sanitarium, Williamsbridge, Borough of the Bronx."

"Why, we're in a sanitarium, Bessie," he said, tearing one of the letter-heads off and putting it in his pocket. "It must be a crooked one from the way we have been treated. The question is, why were we brought here at all?"

An open letter next attracted his attention. It contained the following brief communication:

"Friend Brown: You may expect Len and me to bring the boy any time. We're shadowing him, and we'll have him before long, depend on it. Remember, he's a nervy lad, and you can't be too careful with him after we have landed him in your place. The other witnesses, the girl and her father, will be at sea before the grand jury reaches our case. We've got a friend in the district attorney's office who will mislay their depositions, so there will be no evidence against us when the charge comes up.

"Yours as ever,
"JACK GRIFFIN."

"I begin to see a light," muttered Bob. "Griffin is the smooth-faced crook who tried to do me up at the office. I'll hold on to this letter. It is pretty good evidence. It is clear to me now that the two rascals who attacked Bessie and me in the park were Griffin and Len Hood, disguised. They brought us to this sanitarium, where we were to be kept close prisoners until they felt it

was safe to let us go. Now I understand the whole business. Well, I guess there will be something doing as soon as we get back to Manhattan."

Bob opened the office door, and looked out. All was silent, and he led Bessie to the front door. With great caution, he drew the bolt and unlocked the door. Opening it, they stepped out on a broad veranda. They saw the big gate before them, down the driveway. Like a pair of shadows, they glided down to the gate. Both the big gate and the small one were locked, and the keys gone. Apparently, their escape was blocked in this direction, just on the threshold of freedom.

CHAPTER XV.—Conclusion.

"How are we going to get out?" asked Bessie nervously.

"Oh, we'll get out some way," replied the young banker confidently.

The only way to get into the road was to climb over the stone wall.

"You wait here, Bessie, and I'll go and hunt up something to help us over," said Bob.

He started off, and was gone so long that Bessie began to grow quite nervous. Then she saw him approaching with a short ladder over his shoulder. Planting this against the top of the wall, they had no trouble in getting up. Bob then pulled it up and placed it on the outside. Inside of another minute they were standing in the road.

"We are somewhere on the outskirts of Williamsbridge," said the young banker. "There is an elevated station in Williamsbridge. If we can reach that, we will be all right."

Bob's ignorance of the locality prevented him from being able to tell which direction they ought to take to reach the station. He finally decided that they must trust to luck, so they started southward. After half a mile walk they began to meet with a good many houses, and soon found themselves in a well-settled place. This was Williamsbridge. Bob saw by his watch that it was two in the morning. At length they met a couple of young men on their way home. Bob inquired the way to the nearest elevated station, and to his great satisfaction, learned that they were within a few blocks of one.

They reached the station just as a south-bound train came in sight, and they were soon speeding Manhattanward. Bob decided to go to the Thirty-second Precinct Police Station on East 126th Street, which was not many blocks from his home, and tell their story, so that the wheels of justice could be put into motion before the sanitarium people discovered that they had escaped. He carried this plan out, and the officer in charge, after hearing what Bob and Bessie had to say, told him to get out warrants in the morning against Doctor Brown and Griffin.

Bob and Bessie then went home, where they found Mrs. Honner and Grace sitting up in a great stew over their non-appearance. When they explained the cause of their detention, Bob's mother and sister were greatly disturbed over the matter. It was after four o'clock when they finally got to bed, and naturally they were late

in rising. After breakfast, Bob appeared before the magistrate of the nearest district court, and swore out warrants against Dr. Rutherford Bown and John Griffin. Both were arrested during the day, and Bob and Bessie appeared against them in court on Monday morning. The letter written by Griffin to Doctor Brown, which Bob had taken charge of, was deemed sufficient to hold both men, and they were remanded.

Three weeks later the grand jury that found an indictment against Griffin and Hood for the Wall Street job, also indicted Doctor Brown, and found a second count against Griffin. We may as well state here that Griffin and Hood were duly tried for the Wall Street crime, convicted and sent to Sing Sing for fifteen years each. Doctor Brown was tried later on and convicted. He appealed the case, and eventually he worked his pull to such good effect as to get free in the end.

Long before that, Bessie and her father were on the ocean sailing for London. Before the bark got away, Bob asked Captain Bowker for the hand of his daughter Bessie, and the bluff skipper consented to let him have her in two years. For a while, after Bessie's departure, Bob felt like a fish out of water, but he gradually came around, and was contented to communicate with his sweetheart by letter. The young banker did not fail to let the fact become known, that Mrs. Martha Griggs had become his star depositor, and the result was, his banking department took on quite a boom, compelling him to hire another good clerk to look after that department exclusively. In the course of two months, his deposits rose to nearly a quarter of a million. That, of course, included Mrs. Griggs' \$100,000. It was about this time that a Cuban reached New York with a letter of introduction from a Cardenas banker to Bob Honner. His name was Juan Fernandez, and he called at Bob's office the day after his arrival in the city.

"I am the bearer of a case of old gold and silver ornaments, jewelry, and so forth, for which I understand you pay as high a price as anybody in New York," said the Cuban, after he had introduced himself and presented his letter.

"Yes, sir. Mr. Barry always paid the highest price for such stuff, and I have followed his example, since it brings in more trade, and gives me a larger profit in the long run."

"The box is at the custom house undergoing inspection. If you will call there, you will get a general idea of what the stuff consists of. A large part of it consists of old broken religious ornaments found in an unused vault in the cellar of one of our churches. I bought the lot from the head priest. The rest I collected from people all over the island. One of the articles is what was once a richly inlaid and gem-incrusted casket of solid silver. It weighs several pounds. Were it not for the fact that all the precious stones were removed from it, it would be extremely valuable. In its present condition, it is only worth its weight in metal."

"I'll purchase the lot at the value fixed by the government, provided my appraisal coincides in the main with the official estimate," replied Bob.

The Cuban agreed, and Bob later on went to the custom house with the owner of the property and examined it thoroughly, in connection with the inspector's appraisal sheet. He made the

Cuban a liberal offer, which he accepted. Bob gave him an order on his cashier for the money, less the amount of duty demanded by the government, which he paid to the proper official, and took the stuff away. The solid silver casket, damaged as it was, took the young banker's eye. It seemed to be unusually heavy, considering its size.

Left alone, Bob took it up to return it to the big safe outside, when in handling it he accidentally pressed hard upon one of the four corner projecting knobs. Instantly a shallow drawer sprang out of what proved to be a false bottom of the casket. The drawer was literally crammed with a collection of diamonds, rubies, sapphires, and other gems of the purest water that had been concealed there. The discovery fairly paralyzed the young banker. He dumped the collection out and examined the various gems with care. He soon came to the conclusion that they were the jewels that had originally adorned the casket. A rough estimate of their value convinced the boy that they were worth close on to \$100,000. He was greatly excited over the remarkable discovery.

Replacing the casket in the safe, he carried the gems to his safe-deposit box. On Monday he submitted them to the judgment of an expert in precious stones who estimated their wholesale value at \$90,000. After setting aside half a dozen of the stones, which he intended to have set for his mother, sister and future bride, Bessie, he disposed of the balance for \$80,000. This he added to his business capital, and made him worth about \$100,000. Broker Barry returned to New York after an absence of twenty months, and when he called on Bob, he was astonished to find what a successful business the young banker had built up, since the day he started on an actual capital of but \$5,000. He found Bob in larger quarters, with several clerks, besides Mr. Willoughby, and carrying depositors' balances to the amount of \$300,000.

"How did you do it?" asked the amazed Barry, and his one-time messenger told him, in a general way, how he had done it.

Today Bob Honner is one of the biggest private bankers in Wall Street, with a fine office on the second floor front of a tall office building, and it is generally understood that he is a rich man. At any rate, he lives with his wife, formerly Bessie Bowker, in a swell residence on West Seventy-second Street, and belongs to several aristocratic clubs, but, except in years, he hasn't greatly changed from the lad once known as Banker Barry's boy.

Next week's issue will contain "IN THE LAND OF GOLD; OR, THE YOUNG CASTAWAYS OF THE MYSTIC ISLE."

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TURNED AWAY

— OR —

A BOY IN SEARCH OF HIS NAME

By GASTON GARNE

(A Serial Story.)

CHAPTER IX.—(Continued.)

They were still walking on the beach in the moonlight, enjoying the lovely scene, the balmy air, and especially each other's society, when a boat pulled ashore from the schooner containing Hazeltine and three or four of the men.

The captain went to one of the houses, remained some little time, and then, as he came toward the boat, called to Clif, whom Tom had now joined.

"Come here, my boy," he said. "I want you. I want to talk to you. We'll go out to the schooner. It's quieter out there. The boys are making a good deal of noise on shore."

Clif was disappointed at having to leave Ada, but he did not doubt that he would be able to return, and he knew it would only excite suspicion if he made any objection to going on board the schooner.

"Well, good-night," he said to Ada. "We'll have another pleasant talk before long. You won't forget to look for me?"

By this he intended to convey that he had not forgotten the business of the night, and meant to carry it out, and so Ada understood him.

He sat in the stern seat with the captain, and the sailors bent upon their oars and sent the boat gliding over the moonlit water with long, even strokes.

As they passed under the counter of the schooner, which had swung with her stern toward the shore, the tide being now at the flood, Clif saw her name for the first time.

"*Mary Ann*, of Noank," he read, in white letters on a black background.

They ran alongside as far as the after-davits on the starboard side, and the boat was taken up, the men scrambling upon deck as she arose.

"Come below," said Hazeltine to Clif as they reached the deck. "I've got something I want to say to you."

In the cabin he sat out a bottle of whisky and a box of cigars, and Clif noticed that neither the bottle nor the box had a government stamp upon them, although their contents were not of domestic make.

Clif neither smoked nor drank, while the captain did both to excess, meantime talking on subjects of no importance whatever.

Clif noticed with considerable gratification that the captain was growing drowsy, and that he nodded more and more, and that his periods of wakefulness between naps were getting shorter and less frequent.

Finally the man settled down in his chair with his head thrown back and his arms at his sides, while his deep, regular breathing proclaimed that he was fast asleep.

Clif waited several minutes, so as to be sure

of not arousing the man, and then arose quietly and crept noiselessly to the door, and then upon deck.

Looking down, he observed that the man had not changed his position, and then, quickly throwing off his jacket, he removed his shoes and hung them about his neck by their laces.

There was no one on deck and not a sound to be heard, but the boy knew that time was precious, and resolved to waste not an instant.

Gliding to the rail, he loosed a portion of the falls used in lowering the boat, and dropped the end into the water, making the bight fast to a pin in the rail.

He meant to lower himself over the side by the rope so as to make no noise when he entered the water, as he would do if he dove.

He was on the rail, had his hand on the rope, and was about to descend when, without previous warning, some one suddenly rushed upon him and dragged him from the rail.

He struggled fiercely to free himself, and in the scuffle the shirt was torn from his left arm and shoulder.

His captor dragged him into the light which streamed from the cabin, and he recognized the man as Hazeltine.

The latter, whom he had supposed was fast asleep, dragged him below, and then threw him upon the settee and stood glaring at him.

Upon the boy's bare shoulder was a red mark like the letter "W."

Hazeltine saw this mark, flushed deeply, and said:

"Where'd you get that mark? Tattooed?"

"No; it's a birthmark; it's always been there."

"Ha, ha; then I know you," laughed the captain. "I carried you to the poorhouse seventeen years ago, 'cause I didn't want you."

"Who am I?" asked Clif.

"Go with me and I'll tell you who your folks are."

"No! Not if I never know them!"

CHAPTER X.

Better Luck Next Time.

"Now, see here, young feller," said Hazeltine, "why can't you go with me? You're just the sort I want. You've got grit, you are a good sailor, you're not afraid o' danger, and you're better'n half the men I got. Why can't you stay?"

"I've told you my story," said Clif. "If you had not stopped me I would have swam ashore, taken one of the boats and got out. I am not going to stay here, and that's all there is about it."

Hazeltine looked at Clif curiously for a moment, and said, slowly:

"Look here, young feller. You kept me from goin' overboard into the sea t'other night, and that would ha' meant bein' drowned, 'cause nothin' couldn't have saved me with that there sea a-runnin'. Now, to pay for that, I'm givin' you a chance to make money. Don't you think that's bein' kind o' grateful?"

"You took us on board when we were in danger of sinking," answered Clif, "so what I did was simply returning a favor. If you want to do more, put us ashore anywhere, and let us find our

way back to Wave Crest. We can do it, I don't doubt."

"What do you want to go there for, after bein' turned away and told you was a nobody?"

"I don't; but neither do I want to stay here. If you were in a different business it would be another matter."

"And if I don't let you go you'll try and get away the first chance you get?" asked Hazeltine, with an amused look.

"Yes," said Clif with decision.

"Well, the more you say the more I think I want you on the Mary Ann," laughed the captain. "You've got pluck and determination, an' them's two things I want my men to have. You stay here and I'll make somebody of you and tell you all I know about you besides."

"You say you took me to the poorhouse," said Clif. "Why did you do that?"

"Well, a seafarin' man what ain't got a wife hasn't accommodations for a little kid like you was."

"Where were my people?"

"Dead."

"But wasn't there any one to give me to? If you knew them, you must have known some of their friends, or you could have inquired. What poorhouse was it?"

"Somewhere near Stonington. That's where the other folks got you, I guess."

"But didn't you tell them who I was?"

"No, 'cause I expected to come back for you later; but when I did they said you'd been 'dopted by some one, and wouldn't tell me or didn't know who they was."

"Yes; but why didn't you go to friends of my parents or advertise for them?"

"Well, I didn't, that's all. You see, I was in a hurry to get to sea and couldn't."

"But did you never see them afterward and tell them what you had done with me?"

"Now, you've asked questions enough unless you're goin' to agree to go with me," said Hazeltine, turning toward the door. "Will you do it?"

"No!"

"All right; then you don't get any more out o' me," and the captain went on deck.

A few moments later Clif heard him say:

"Keep an eye on that young feller in the cabin, and if he tries to leave the vessel, knock him on the head."

"Aye, aye, sir," was the answer.

"I'll get away yet, in spite of him," mused Clif. "I might get off alone, but I can't leave Tom nor the Kidders in this man's power. I'll keep quiet for a time, and then watch my chances."

He stretched himself out upon the settee in one corner, and appeared to be asleep, but he had no notion of losing consciousness, and kept all his senses alert.

After a time Hazeltine came into the cabin, grunted, struck a match, and held the flame a few inches above the supposed sleeper's eyes.

Clif breathed regularly, and by an effort of the will kept his eyes closed, but not so tightly as to excite suspicion that he was awake.

"H'm! and I was going to tell him what he wants to know," growled the skipper.

He sat at the table, poured out a glassful of liquor, lighted a cigar, and settled down to enjoy himself.

"He may have been playing possum before," thought Clif, "or he may have been asleep and was awakened. I'll have to make sure this time."

After a considerable time, when it had become quiet in the cabin, the boy opened his eyes a little and saw that the clock on the rear partition was in his line of vision, and that the captain's eyes were closed, and his hand was at his side, although he still held the cigar between his lips.

A tiny wreath of smoke curled up from the end of the cigar, and Clif doubted if the man were really asleep.

He closed his own eyes quickly, after noticing that it was nearly midnight.

He waited to hear the ship's bell strike, but when at least ten minutes had passed and there was no sound he concluded that the men on deck were asleep.

Time passed, and then Hazeltine moved uneasily, snored, changed his position, half awoke, and then dropped to sleep again, with his head on his arms, which were stretched out in front of him on the table.

Clif waited another hour, and then, hearing no sound on deck, raised himself slowly and quietly, put his feet on the floor, and at last stood up.

Hazeltine was asleep, but Clif knew not how soon he might awaken.

He glided across the cabin, and out by a rear door leading to the rooms of the officers and the steward's pantry, and then up a short companion-way to the cockpit.

He reached this in a few moments, glanced across the quarter-deck, and noticed that the vessel's head was now pointed toward the shore, and knew that the tide had changed and was running out.

He could see no one on deck, hear no sound, and, resolving to lose no time, slipped over the taffrail, hung by his arms an instant, and dropped.

There was a splash, but when he came to the surface after swimming the length of the vessel under water he heard no alarm from the deck and saw no one.

The tide was against him, but he swam on steadily, and made good progress, reaching the beach at last, and sitting on the sand in the lee of one of the boats to rest and get his breath.

There was no sound from the cabins, and all was still on the schooner, and at length getting upon his feet, he sped quickly to the shelter of the woods, and in a few moments knocked lightly on the window of Ada's room.

He saw the girl part the curtains in a moment, and then she glided away and presently appeared at the door.

"Get Tom and wait on the beach," she said. "I will join you with father in a few minutes."

Clif glided away, entered his own cabin, where he found Tom still awake and waiting, the men not having returned.

"Get some dry clothes, Tom, and some food," Clif said. "We're going to leave this place forever."

CHAPTER XI.

Captain Hazeltine In Pursuit.

The moon was well down toward the hills, the tide flowed strong and steady to the sea, and all was still on shore and on the Mary Ann when the boat containing the four adventurers put out from the beach.

Tom had secured a small keg of fresh water, another containing bread and meat, a lantern, two or three light blankets, a hatchet, some nails, and a few fathoms of light line. He also got a double-barreled pistol, several rounds of ammunition, and a box of percussion caps.

There were four oars in the boat, but no mast or sail, although Tom thought he had provided for both of these, and presently said as much to Clif.

"Yes, they ought to do first-rate," said Clif, "and it was well you thought of the blankets. In any event, they will keep us warm if the night grows chilly."

Clif helped Ada and her father into the boat, and then he and Tom shoved off, jumping in as they glided into deep water.

Not a sound showed that their escape had been discovered, and, picking up the oars while Tom took his place at the tiller, Clif pulled with quiet, steady strokes, being careful to make no more noise than was absolutely necessary.

"You're sure you know the place, Tom?" asked Clif in a low tone, when, looking over his shoulder, he saw they were close to a range of hills which seemed to bar their further progress.

"I guess so," said Tom. "Anyway, the tide is takin' us along. You pull steady and I'll put you through, I guess."

Clif rowed steadily, and presently, looking up, he said:

"Hallo! I can't see the beach any more. We must have turned."

"I guess we have. There's rocks just ahead of us, but you keep on pullin' an' I'll steer."

In a few minutes Clif looked up again, and saw that the schooner had disappeared, and that they were gliding through a sort of strait with green hills on both sides.

At times they lost sight of the moon, and drifted on in the shadow of great black rocks or green fields, which descended at a sharp angle right to the water's edge, and were without shore or beach of any kind.

Then they seemed to be rushing right upon rocks, but Tom, by a quick movement of the tiller would glide by in safety, the current bearing them swiftly on toward new dangers, which the boy avoided at the moment they threatened most.

Presently they were caught in a cross-current, the boat rocked frightfully, and shipped some water, but Tom called to Clif to keep rowing with all his might, and soon, when it seemed as if they must be swamped or go upon the rocks, they shot into a broad expanse of water, beyond which they saw the ocean, lighted by the rays of the declining moon.

The moon went down, and then there came that darkest hour before the dawn, when all was still and the darkness was so intense that they could scarcely see a boat's length ahead of them.

"There's little danger of being run down by vessels," said Clif, "but we are not in the open sea yet, and there may be rocks or shoals about. It might be as well to drift or find some sheltered spot until daybreak, but we ought to get as far as possible from the island before our escape is discovered."

"Better keep on," said Tom. "We'll light the lantern and stick it on an oar. That'll help us some, an' it ain't likely they know we've left yet."

The lantern was lashed to the shaft of an oar, the blade of which was fastened to the forward thwart.

Ada held it, and thus gave it additional support, and they kept on, slowly but steadily, the light helping them to find their way, while at the same time it might guide their pursuers, although Clif was sanguine that the chase had not yet begun.

At length it began to grow lighter, and the first gray streaks appeared in the east to show that another day was approaching.

The lantern was put out and then one of the blankets was secured by one corner to the end of the oar, and spread out by another oar acting as a sprit, the opposite corner being held by a line tied tightly about it and serving as a sheet.

This improvised sail drew well, and the fugitives were soon gratified to see that they were making excellent progress.

"As soon as we have more light we can get our bearings," said Clif, "and steer for the nearest land, if there is any in sight except the island, and if not, strike a course which will bring us as near as possible to Wave Crest."

"You are not going back?" asked Ada.

"Only to leave you and your father. After that I don't care where I go."

"You'll let me go with you, Clif?" asked Tom. "I won't have any fun in Wave Crest if you ain't there"

"Yes, Tom, if you like," said Clif, quietly. "I have no home and no name now, but at least I have one friend."

"You must not leave me out," said Ada. "After what you have done for me I would be ungrately indeed if I did not prove your friend."

"Ada, dear," said the old gentleman at that moment, awaking from a nap, "don't you think it's time for breakfast? It seems a long time since supper."

Tom brought out the provisions and they all made a substantial breakfast, by which time there was light enough to enable them to see quite plainly

Presently the sun arose, and then, looking back, Tom exclaimed:

"If that ain't the schooner comin' out of that fog bank, then I dunno what it is."

"Yes," said Clif, picking up the oars, which he had relinquished for a time, "it's the Mary Ann, sure enough. Hold her on a course that will give us the best wind, Tom. I don't care where we go, so long as we get away from Captain Hazeltine and his smuggling crew."

Tom turned his tiller so that they would catch the wind to the best advantage, and on they flew, now and then nearly dipping their gunwale under water.

(To be continued.)

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ITEMS OF INTEREST

DANGERS OF THE ROAD

If Paul Revere should take his midnight ride along about this time, some Prohibition agent would probably hold him up and perhaps fire a few shots at him.

THE FAMILY BUDGET

In order for the family to live within its income the budget must provide for payments to the grocer and the coal dealer as well as for payments on the car and the radio.

MONKEY IS PICKPOCKET

A monkey stole a visitor's watch out at the Zoo in London and climbed a tall tree, where he remained two hours, despite coaxing.

144,000-MILE HONEYMOON

Twelve newly married couples that sailed from Brisbane, Queensland, on their honeymoon will travel 144,000 miles by the time they return.

ACCUSED MAN GIVES BLOOD

Robert Gardham, accused of stabbing Miss Emily Smith, gave his blood for a transfusion operation on the girl and she will recover.

600 PLANES SCHEDULED TO APPEAR IN RACES AT SESQUI FLYING FIELD

More than 600 airplanes will take part in the twenty events to take place in the National Air Races which will be held as a part of the Sesqui-Centennial International Exposition, in Philadelphia, for eight days beginning September 4. More than \$30,000 in prizes will be distributed and trophies annually competed for will be awarded.

The events will take place from the Aviation Field, a 260-acre tract owned by the city of Philadelphia, under the direction of the Department of Aeronautics of the Sesqui-Centennial Exposition. Howard F. Wehrle is head of the Sesqui aeronautics department.

Night performances, which will include entries from all parts of the country, with army and

navy participants, will be a feature of the meet. Aerial warfare, parachute, an "air circus" and other stunt flying are among the "thrillers" to be shown.

Night circuses will be given for the first time in America. Huge spot lights will play on the flyers above the aviation field. Prizes are offered for flights to the air meet from distant points. This event is open only to civilian planes and serves to demonstrate the cross-country ability of the craft.

The opening event will be the "on-to-the-Sesqui" race, which serves to assemble the participating airmen. Entrants can start any time after August 24 and must arrive at the flying field by midnight, September 3.

The United States Post-office Department will establish an air mail service, connecting the aviation field with the eastern terminus of the trans-continental air mail at New Brunswick, N. J., to facilitate the service between Philadelphia, New England and Pacific coast.

The meet will take on the appearance of an aeronautic convention, as designers, inventors and manufacturers of airplanes will assemble to view the latest developments in the industry.

LAUGHS

"Waiter, is this beef stew or Hungarian Goulash?" "Let me see. This is Wednesday, isn't it, sir? Then it's goulash."

Mamma—Ikey, vat you vant for yer birt'day? Ikey (after a pause)—A box of matches. Papa (proudly)—Such a peesness man he'll make.

"My husband considered a very long time before he proposed to me. He was very careful." "Ah, it's always those careful people who get taken in!"

"Have a good time at the masquerade ball?" "You bet. I was made up so my wife didn't know me."

"But, father," protested the sweet young thing, "you have to dress this way these days to catch a husband." "You stand a better chance of catching cold," replied father.

Mrs. Suburbs (to tramp)—Out of work, are you? Then you're just in time. I've a cord of wood to be cut up, and I was just going to send for a man to do it. Tramp—That so, mum? Where does he live? I'll go and get him.

Mistress—I don't want you to have so much company. You have more callers in a day than I have in a week. Domestic—Well, mum, perhaps if you'd try to be a little more agreeable, you'd have as many friends as I have.

Teacher—If you face the north, behind you will be south, on your right hand will be east, and on your left hand west. (Seeing a lack of attention on the part of Oscar Simmons, and wishing to catch him.) What is on your left hand, Oscar? Oscar (in deep confusion)—Please, ma-a-h—er—it's some cart grease I got on at recess, an' won't come off.

THE CAPTURE AND THE ESCAPE

By HORACE APPLETON.

Twenty-five years ago important mails were carried from St. Joseph, Missouri, to Sacramento by a postal system called the pony-rider express.

There were eighty riders and four hundred ponies in this service.

The rider whose adventures I am about to relate was a rather diminutive man, weighing about one hundred and ten pounds, and was known on the route as Chubby.

At ten o'clock one dark night, while going west, through central Kansas, he arrived at Steel Plate, one of the change stations.

The mail agent at the station informed him that the Indians had raided a settlement about three miles south of the trail, between that point and Black Kettle, the next station, and had cut off communication between the two places, and that the mail carrier, who should have reached Steel Plate that day from the west, had not been heard from.

He also informed Chubby that the rider who had reached Steel Plate the day before had not dared to make the trip between there and Black Kettle until his (Chubby's) arrival.

"Who is he?" Chubby inquired.

"It's Johnny Scully," replied the agent.

Chubby laughed.

Scully was a big, red-headed Irishman, the tallest man on the line.

He talked in a deep bass voice, wore fierce whiskers, and looked like a man whom a whole tribe of Indians might try in vain to intimidate.

"Where is little Johnny?" Chubby asked. "If he's going to ride to Black Kettle with me, he's got to be ready inside of five minutes."

Scully was found, and he tried hard to dissuade Chubby from undertaking the perilous ride.

But the little fellow was obdurate, and finally Scully got upon his horse, with a very ill grace, and both set out for Black Kettle.

The night was dark when they started, much to the satisfaction of both of them; for if the redskins were abroad, darkness was their only safety.

The steel which Scully bestrode was a spirited Morgan, who minded his weight as nothing, while Chubby's was one of the best on the line—a Royal George stallion.

Both animals were used to the road, and cantered briskly through the darkness with sure-footed speed.

The riders had proceeded but a few miles, however, when the moon rose, casting a bright light over the smooth prairie beneath them, every spot on whose surface was plainly visible from the elevated tableland over which the path led.

"I don't like this," said Scully, suddenly reining in his horse. "The Indians are between here and Black Kettle. We've seen their smoke all day. If they were on the prairie, we could see them now. We can't see them, so I know they're in ambush in the hollow ahead. You may risk

it by going through there, if you've a mind to, but I've got a wife and children, and I'll throw up my place on the mail and be called the biggest coward on the plains before I'll ride into certain death with my eyes open."

Chubby saw that it was useless to argue with him, and he accordingly started on alone.

Scully watched him a few moments, and then turned his horse's head toward Steel Plate.

The hollow toward which the pony-rider was going needs a word of description.

The mail route was laid over a high hill, which at this point declined abruptly into the hollow.

In order to make the descent possible for a horse, a "dugway" about five feet in width was cut down the declivity.

Consequently, on one side rose a heavily timbered hill, while on the other the land sloped, almost perpendicularly, to a narrow gulch between two hills.

In the bottom of the gulch was a small stream, which even in midday could hardly be seen through the thick underbrush.

A better spot for an ambush could hardly be found.

As Chubby reached this spot his nerves fairly vibrated with excitement.

He was as positive he was running into ambush as if he had seen the Indians.

The first intimation he had of their presence was the sound of a rifle-shot, and Royal George sprang into the air and fell dead.

Chubby no sooner felt the horse falling under him than he sprang to the ground.

There was but one way of escape for him.

Above were the Indians.

Five hundred feet below was the gulch and a chance of concealment in the bushes.

It was his only hope.

Five Indians sprang from concealment, and, not daring to attempt the descent, commenced firing in the direction of the rapidly receding figure of the white man.

He lay where he fell till the dim light of morning began to make objects around him visible.

Then he crawled into the underbrush, intending to go through the gorge and come out on the prairie, hoping thus to throw the Indians off his trail.

As he neared the narrow outlet between the hills he heard a slight rustling in the bushes, and immediately dropped down on all-fours.

After a moment, however, he crept toward the stream to reconnoiter.

The next moment a heavy weight fell upon him, and he felt his arms pinioned.

He struggled desperately, but the savage—for his captor was an Indian—pushed his face into the soft mud of the creek-bank till he was almost smothered, and then dexterously tied his hands with a whipcord, probably stolen from some prairie schooner.

Having thus secured his prisoner, the Indian pulled him to his feet, and looked him over, apparently wondering that so small a person should make such a desperate resistance.

Chubby described the Indian as a very tall savage with stooping shoulders, wearing a pair of blue-jean overalls and a plaid shawl.

The shawl was tied around his body by a woman's gauze veil, twisted into a string.

Those two articles of his dress had probably a tragic history.

On his head the savage wore a battered silk hat, which was decorated with feathers, and his feet were encased in regular Indian moccasins.

Truly a noble-looking object was the untrammelled child of the wilderness.

For arms the redskin carried a muzzle-loading rifle or carbine, a long knife, and a small hatchet of civilized manufacture, such as carpenters call a latch-hatchet.

After scrutinizing him, Chubby's captor motioned him to walk in the direction from whence he came, following him so closely that escape was impossible.

In this way he proceeded through the gorge and out on the prairie, where they were met by a band of five braves with six squaws and a dozen children.

Chubby's captor seemed to be the chief, and the captive learned from one of the Indians, who spoke a little English, that his name was Sleepy Bullock.

After being joined by their chief, the party set out toward the south.

A string about four feet long was attached to the whipcord which confined Chubby's hands, and the task of leading him was consigned to an old squaw, who also carried a young pappoose.

At the beginning of the march she was about to saddle the pappoose upon the prisoner's back; but Sleepy Bullock vetoed this, much to Chubby's joy.

"If you ever want to feel small," said Chubby, "just wait till you're led around with a string by a greasy old squaw; she'd jerk the string and chirp to me as if I was an old horse."

About four o'clock in the afternoon the Indians stopped for the night.

Chubby was now searched, and most of his clothes were taken away.

The mail-bag was also discovered, and soon the braves were busy tearing the postage-stamps from the letters.

With these they proceeded to adorn themselves—not according to the rules of any decorative art society.

In one of the letters Sleepy Bullock found a photograph, which, after admiring, he hung around his neck by a string.

It was the picture of an elderly gentleman, and was probably sent by a father in the East to some far-away son, who little imagined into what rude hands it would fall.

Later in the day, the braves went out on a hunting expedition, leaving Chubby, who was tied with his back to a tree, alone with the squaws and their offsprings, all of whom evinced a great interest in him.

The Indians had flat noses.

Chubby's was of a Grecian cast, and several of the dusky ladies flattened that organ by pressing a finger on it.

Still holding it in this position, they would step back an arm's length and regard him with head on one side and a critical eye.

As they seemed to enjoy this, and repeated it several times, Chubby grew desperate and bit one of his tormentors' fingers.

This had a good effect, for after that they experimented with a hatchet-handle.

When the braves returned, Chubby was given

his supper, and was then allowed to sleep, his hands and feet being securely tied.

The next day was a repetition of its predecessor.

The Indians kept on toward the south, Chubby still in charge of the squaw, who fed him at noon with her fingers.

The third day a drove of buffaloes made their appearance at some distance, and braves, papposes and squaws joined in a hunt, leaving Chubby and his jailress alone.

The squaw was anxious to see the sport, and she therefore tied her prisoner's tether to a tree, and, still keeping him in sight, went a little distance to watch her companions.

Getting interested, she finally left him altogether.

Now was his chance.

He picked the knot which held him to the tree with his teeth, and by a gymnastic feat brought his hands over his head, and untied the whipcord as he had the other knot.

He had now only to untie his feet, but his hands and arms were so numb from confinement that it was half an hour before he could use them.

When at last liberty rewarded his efforts, he crawled on his hands and knees four or five miles, until he came to the backtrack of the buffaloes, where he knew he would be likely to find white hunters.

He was successful, and met friends the next morning.

FINE STATUE OF WOMAN UNEARTHED AT ATHENS

A further important archaeological discovery was made during the demolition of the royal stables at Athens recently, when a classical statue of an Athenian lady, of exceptionally fine workmanship, was unearthed.

Professor Philadelphus, who is superintending the excavations, is of the opinion that the statue is a funereal one, portraying a woman who was probably a member of one of the leading Athenian families. She is in an attitude of mourning, wearing a veil covering the whole body and the back of the head.

The face, which is well preserved, represents a woman of extraordinary charm, with slightly parted lips.

Below the veil appears a robe with the folds so exquisitely carved as to give an appearance of transparency.

The statue is in an excellent state of preservation, though the left hand and two fingers of the right hand are missing and the tip of the nose is damaged.

The statue is said to be a characteristic example of the funereal monuments of the Macedonian and Roman periods. Its height is over 6½ feet. As it is not yet cleaned, it is difficult to define the date and school.

The excavations of the royal stables will probably bring further surprises, since their area is exactly within the walls of ancient Athens, built by Themistocles.

Other finds include a philosopher's head, a woman's head with the hair bound, similar to Apollo Belvedere, and a sarcophagus and various bas-reliefs.

CURRENT NEWS

POISON SAWDUST

Scattering sawdust from airplanes is the latest device in the war on mosquitoes. The United States Marine Corps is trying the experiment. The sawdust is immersed in a weak solution of water and arsenic and is said not to be injurious to fish, birds or persons because of the dilution of the poison.

4,000 CHINESE DEAD, 20 TOWNS FLOODED

The Daily Mail's Peking correspondent reports that 4,000 persons have been drowned near Loyang, former headquarters of Marshal Wu Pei-Fu, following inundation of twenty villages.

Torrents of water rushed down the mountain-side after heavy rains, the report says, and flooded villages before the natives had any warning of the approaching disaster.

PANAMA HAT SHOES

Making shoes from Panama hats does not sound very practicable. But it has been done with surprising success. Managers of a large department store in New York City found themselves saddled with an overstock of Panama hats. They cudgeled their brains to figure out some way of disposing of them profitably. They finally found that Panama hats made attractive shoe tops, according to Popular Science Monthly, and accordingly turned them over to the shoemakers, with satisfactory results. The Panamas were cut for uppers bound with black velvet. The result was what might be called exceptionally "dressy."

GOLD BEATING PROCESSES ARE DEPICTED AT SESQUI

The ancient processes in the manufacture of gold leaf, which have remained unchanged for the last century, are demonstrated daily at the Sesqui-Centennial International Exposition, in Philadelphia, by master artisans of the craft. The material is hammered to the thinness of .003 inch.

James Donnelly, who became an apprentice gold beater in the year of the Centennial Exposition in Philadelphia, a half century ago, may be seen wielding an eight-pound hammer which flattens the gold to a transparent thinness. His daughter, Fannie Donnelly, cuts the sheets with a "wagon," makes them perfect with reed pincers, and lays the fluttering leaves between roughed paper, ready for use.

200-FOOT FALL FROM CLIFF MERELY BREAKS BOY'S JAW

Anton Resh, sixteen, fell and rolled down the Palisades for approximately 200 feet recently. He is expected to survive the experience.

He fell over the edge near Thirty-third street and Boulevard East, North Bergen, N. J. He was found at the edge of River road, at the foot of the cliff.

He was conscious, but was not able to talk because his jaw was broken. In North Bergen Hospital, Weehawken, it was said that the first examination indicated his other injuries were merely many bruises and lacerations.

Anton left his home, No. 101 Seventeenth street, West New York, on his bicycle. At the point where he fell the boulevard runs rather close to the edge and it is thought that perhaps he fell over from the bicycle.

WILL USE HIS \$250,000 BEQUEST IN MAKING GOAT'S MILK POWDER

George J. Harding, who was born in Brooklyn and who for seventeen years has been in charge of "The Kiddie Goat Ride" at Palisade Amusement Park, New Jersey, announces that he has fallen heir to \$250,000 by bequest of his uncle, Stephen Harding of England, whom he had never seen. Mr. Harding, who was brought up in the show business and has remained in it for thirty-seven years, says he will now retire. He intends to go into business making an extract from goat's milk in powdered form, which, he says, has always been his hope ever since he became acquainted with goats through his present business.

He said he knew his family originally came from England, but that he had lost all track of relatives with the recent death of his father. He is 48 years old, is married and has no children. At the end of the open-air amusement season he retires to his farm near Providence, R. I., where he raises goats.

FLAT MEGAPHONE

The cheer-leader's paradise is here. A new megaphone, which spreads the sound out over a wider area, has been devised by Prof. Watson of the University of Illinois. The peculiar thing about the instrument is that it has a length of only one and a half feet and ends in a narrow rectangular opening. The megaphone is thus almost flat in appearance, and is used in a horizontal position with the rectangular opening in a vertical plane.

Construction of the megaphone is based on the sound diffraction theory that sound passing through a narrow aperture spreads out. The ordinary megaphone differs from Prof. Watson's in that sound passing through it tends to travel only along the axes of the megaphone and not sideways. It permits only the people in front of the announcer to hear.

Sounds issued through the narrow opening of the new megaphone spread out in a wide area. The commonly-used megaphone can be made only to direct sound audibly along one plane.

Prof. Watson conceived the idea of the invention more than ten years ago when he began his research in acoustics. He developed it this year upon the request of Illinois athletic officials who became concerned as to how cheering could be better conducted in the large Illinois Memorial Stadium and the Illinois basketball gymnasium.

Since the announcement of the invention, Prof. Watson has received many requests concerning information about its construction. He is interested in having the instrument adopted and will willingly answer any questions.

BRIEF BUT POINTED

HAMMERS TORPEDO; BANG!

Henry Lehr, twelve, found a railroad signal torpedo at Patterson, N. J., held it on a stone and hit it with a hammer. Three fingers were blown off, according to the Associated Press.

RADIO WATCHES

No longer shall we have to get the habit of winding watches with regularity if the plans of an Eastern engineer are perfected. He intends to run pocket watches by radio, synchronizing them by impulses sent from a central radio station.

The timepieces will be like special receiving sets, according to Popular Mechanics. They will have neither mainsprings nor batteries, and although static offers certain problems, it is believed that these difficulties can be overcome. The present use of radio in sending out time signals and the transmission of energy in small quantities by wireless are cited as indicating that the radio watch is not an impossibility.

GERMANS BUILD HYDROPLANE TO CARRY 24 ON AFRICA LINE

A hydroplane capable of carrying twenty passengers is nearing completion at the Dornier Works in Friedrichshafen, Germany. It is specially designed for service on the Mediterranean, connecting European ports on that body of water with Egypt and other North African countries.

The cabin is fitted with berths similar to those in a Pullman car, and no luxury is spared to make the passengers comfortable. The machine will be operated by a crew of four, consisting of two pilots, a mechanic and a wireless operator.

The two motors generate 1,300 horse power, and there is sufficient fuel capacity to make a 2,000-mile flight. Test flights will be made within the next month.

ALPS VIPERS ATTACK TWO MOUNTAINEERS

Two Swiss Alpinists, the brothers Collet, had an exciting and unusual adventure in the Jura Alps recently. They had ascended the Dole Mountain, 5,500 feet high, and were resting on a large rock near the summit, when they were attacked by several vipers, which came out of a crevice in the rock.

The climbers killed two of the serpents with their ice axes and the others disappeared in the ground, but in the encounter one climber was bitten on the leg. Fortunately, he was wearing thick leggings, and the poison from the vipers' fangs did not penetrate the skin, but as a precaution he hastily descended to Nyon and consulted a doctor.

As usual in the Summer, after a spell of heat in the lower mountains, the hot weather brings out the snakes from their Winter abodes. Although they cannot climb, vipers have been found at heights varying between 6,000 and 7,000 feet. How they attain such altitudes is a mystery.

As a rule their bite is not fatal to an adult in good health, but the consequences are serious and the wound takes time to heal.

SYNTHETIC FOOD IS SEEN IN THE FUTURE

Synthetic food, taken from the light of the sun and from the nitrogen of the air by chemists will be utilized in solving the world's food problem as population increases, Dr. H. E. Garnard, president of the American institute of baking, predicts.

Speaking before the institute, he discounted pessimistic warnings that peril exists in the fact that population is increasing faster than food production. Present development of the synthetic food industry he said justifies the prediction that chemists will find a means of wresting from sunlight and air synthetic food to feed the human race. The ocean is another storehouse of food supplies that is as yet virtually untouched, he said.

He pointed out that processes already have been developed for the production of human foods through the growth of the yeast plant. A manufacturing plant the size of a city block employing 20 to 39 men would be able, he said, to produce in the form of yeast as much food in 20 hours as 1,000 workers could produce from 70,000 acres in an entire year.

The problem of the world's food supply, when the increasing population has made it acute, may be solved, according to Dr. Barnard, not only by the foods now used, but by the utilization of many forms not used at present.

"ROLLER SKATE" TRAINS

Fit up locomotives and Pullman cars with roller bearings and run them on rails that are imbedded in a thick concrete roadbed—then trains will be able to compete with airplanes in speed. Such is the idea recently advanced by Frank H. Alfred, President of the Pere Marquette Railroad, according to Popular Mechanics.

A section of this new track is to be built near Detroit. The new style roadbed is to be a slab of concrete eighteen inches thick by ten feet wide. The rails are to be carried on steel trusses which will be imbedded in the concrete and in addition to forming a place to which the rails will be attached the truss will distribute the weight of passing trains evenly throughout the heavy concrete roadbed. Railway construction engineers say that this proposed plan is novel and if it proves successful it will be the first revolutionary design in railway track improvement.

Tracks have always been built flexible so that when a train passes over a section the part bearing the weight is depressed, just as a plank supported at both ends bends when a heavy man walks on it. A train depresses the track underneath it until it is literally standing in a "trough" and always is climbing up hill. This will not happen in the rigid type of track, for here the idea of a steel ball rolling on a smooth, rigid surface will be approached. Due to decreased resistance, it is estimated that this type of a roadbed will save \$420 a mile in fuel each year. But this amount is negligible as compared with the great economy of maintenance.

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